

# Financial Services Guide

## July 2010

### About us

The Catholic Superannuation Fund (ABN 50 237 896 957) is managed and controlled by CSF Pty Limited (ABN 30 006 169 286). CSF Pty Limited has been issued with an Australian Financial Services (AFS) Licence (AFSL 246664), which authorises it to provide you with general and personal advice about superannuation products.

In this Financial Services Guide (FSG), CSF Pty Limited and the Catholic Superannuation Fund are together referred to as "Catholic Super", "we", "our" or "us".

Catholic Super issued this FSG in July 2010. It has been prepared to comply with the licensing requirements of the Corporations Act 2001 and includes information to help you decide whether to use the financial services available through Catholic Super, such as the types of financial products and services we are authorised to provide to you, our fees and charges, how our Representatives are remunerated, and your rights if you have a complaint.

### What financial services are available to you?

Catholic Super is authorised to provide general and personal advice to members about Catholic Super's financial products and related group life, disability and income protection insurance. We are not authorised to provide advice about financial products offered by any other superannuation fund.

### Personal advice

If you are a member of Catholic Super our Representatives are able to provide you with personal advice which takes into account your particular objectives, financial situation, and needs in relation to your existing account with Catholic Super but restricted to:

- Salary sacrifice
- Personal contributions
- Investment choice
- Income protection insurance
- Financial hardship claims

If you want advice in areas not listed above or advice on products other than Catholic Super, then you will be referred to an adviser from Catholic Financial Services, Catholic Super's wholly owned financial planning company.

Please refer to the FSG of Catholic Financial Services for more information on the financial services they offer.

### General advice

We also offer a range of general advice and educational services via our Member and Employer Services team. These services give you an opportunity to receive general advice about Catholic Super, issues relating to superannuation, investment options, retirement options, and other related matters such as social security and estate planning. We also provide factual information in relation to your account and in response to queries you may have from time to time.

These services are offered through seminars and online tools and calculators, as well as over the phone or face-to-face.

It is important to note that these services do not provide tailored recommendations which take into account your needs and objectives, nor do they consider what may be best for your individual circumstances. In using these services, you should consider the appropriateness of the advice, with regard to your objectives, financial situation or needs, before acting on the advice.

## **Documents that you may receive**

### **Statement of Advice**

Whenever we provide you with personal advice, we will give you a Statement of Advice (SoA). The SoA (commonly referred to as a financial plan) contains the personal advice and recommendations, the basis on which they have been given, the risks associated with the advice, and information about fees and costs.

### **Product Disclosure Statement**

A Product Disclosure Statement (PDS) contains important information about the features, risks, benefits, terms and conditions, and costs of the investment or policy we have recommended within the SoA.

When investing in a product or applying for insurance cover, it is important you read the PDS to help you make an informed decision prior to completing the application form contained within the relevant PDS.

### **Who will be responsible for the advice given to you?**

When providing you with the range of services we offer, our Representatives are at all times acting on behalf of Catholic Super.

Our AFS Licence does not cover staff of participating employers and Catholic Super is not responsible for services or advice provided by these people.

### **Our fees and charges**

You will not incur a direct fee for using either our general advice or personal advice services. The cost of providing these services is included in the fees charged for membership of Catholic Super. We do not charge any additional fees or obtain any commissions for the advice provided.

Additional fees may be incurred for comprehensive advice provided by Catholic Financial Services. Please refer to the FSG of Catholic Financial Services for more information.

### **How are our Representatives paid?**

Our Representatives are salaried employees of Catholic Super. No commissions, fees or volume related bonuses are paid to our Representatives for the services provided to you on behalf of Catholic Super.

### **Does Catholic Super have any relationships or associations that could influence the provision of our advisory services?**

CSF Pty Limited, in its capacity as Trustee of Catholic Super, may hold arms length investments in other companies such as banks and insurance companies which issue financial products. CSF Pty Limited is also the sole shareholder of CSF Financial Services Pty Limited (ABN 38 100 468 200)(Catholic Financial Services), a financial planning and services company which operates as a Corporate Authorised Representative (CAR 248127) under CSF Pty Limited's AFS Licence.

CSF Pty Limited does not have any other relationships or associations with any other product issuers or service providers which could be expected to influence the provision of financial services provided under its AFS Licence.

### **What Professional Indemnity Insurance arrangements are in place?**

Catholic Super has in place adequate arrangements, including professional indemnity insurance, to compensate you for loss or damage arising as a result of the breach or breaches of any relevant legislative obligations by Catholic Super or its Representatives.

Our policy covers the actions of directors, officers and Representatives of Catholic Super, including the actions of former employees and Representatives who, subsequent to these actions, have ceased to be employed by, or act for us, as well as the comprehensive advisory services offered by Catholic Financial Services and its Authorised Representatives.

### **Respecting your privacy**

The privacy of your personal information is important to us. We collect and maintain your personal information to ensure that we are able to provide you with advice on products and services most appropriate to your needs. We also maintain a record of any recommendations made to you for a period of no less than seven years.

In order to best service your needs, our Representatives may need to disclose your personal information to other parties, such as product issuers and life companies.

As part of our continuing commitment to client services and the maintenance of client confidentiality, we have adopted the National Privacy Principles as set out in Schedule 3 of the Privacy Act 1988. If you require more details, please read our Privacy Statement which is available on our website, or contact us to request a copy of our full Privacy Policy.

### **If you have a complaint**

We want to give you the best possible advice and service. If you have a complaint about the service provided to you, please contact:

**The Complaints Officer**  
Catholic Super  
PO Box 333  
Collins Street West, VIC 8007

**Phone:** (03) 9648 4700  
**Email:** [info@csf.com.au](mailto:info@csf.com.au)

### **Advisory Services Complaints**

Where your complaint relates to our advisory services and you are not satisfied with the way your complaint is handled, or with its resolution, or you have not received a response from us within 45 days, you can contact the Financial Ombudsman Service (FOS) and request that they investigate the complaint on your behalf. This service is available to you free of charge but may only be used once you have made use of our own complaints handling process.

To find out whether FOS can handle your complaint and the type of information you need to provide, you can contact it as follows:

**Financial Ombudsman Service**  
GPO Box 3  
Melbourne, VIC 3001

**Phone:** 1300 780 808  
**Email:** [info@fos.org.au](mailto:info@fos.org.au)  
**Website:** [www.fos.org.au](http://www.fos.org.au)

### Super Accounts Complaints

Where your complaint relates to your super account (with Catholic Super) and you are not satisfied with the way your complaint is handled, or with its resolution, or you have not received a response from us in 90 days, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints. The SCT may be able to assist you to resolve your complaint but will only become involved after you have made use of Catholic Super's own complaints handling process. The service is free of charge and in cases where the SCT is required to make a determination, it will be binding on Catholic Super.

To find out whether the SCT can handle your complaint and the type of information you need to provide, you can contact it as follows:

#### Superannuation Complaints Tribunal

Locked Bag 3060  
Melbourne, VIC 3001

**Phone:** 1300 884 114

**Email:** [info@sct.gov.au](mailto:info@sct.gov.au)

**Website:** [www.sct.gov.au](http://www.sct.gov.au)

### Privacy Complaints

Where your complaint relates to the handling of your personal information, you may be able to take your complaint to the Office of the Privacy Commissioner (OPC).

To find out whether the OPC can handle your complaint and the type of information you need to provide, you can contact it as follows:

#### Office of the Privacy Commissioner

GPO Box 5218  
Sydney NSW 2001

**Phone:** 1300 363 992

**Email:** [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

**Website:** [www.privacy.gov.au](http://www.privacy.gov.au)

### Contacting us

Detailed information on Catholic Super is readily available through our website [www.csf.com.au](http://www.csf.com.au), or on request through our Helpline 1300 655 002 and via email [info@csf.com.au](mailto:info@csf.com.au).

You can also download Catholic Super's PDS and other publications and forms from our website, or request them via the Helpline.

This information was issued on 1 July 2010 by CSF Pty Limited (ABN 30 006 169 286; AFSL 246664), Trustee of the Catholic Superannuation Fund (ABN 50 237 896 957; SPIN CSF0100AU).