



# Financial Services Guide

## The Purpose of the Financial Services Guide

This Financial Services Guide (FSG) is an important document intended to inform you of certain basic matters so you can make an informed decision as to whether to proceed with our financial planning services.

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

The FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described below.

You should be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing important information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

The information contained within the PDS includes the product features, benefits, fees, and risks associated with that particular product to assist you in making an informed decision.

## Provider of the Financial Services

Class Super Pty Ltd (ACN 121 158 503).

Class Super and its representatives are the provider of the financial services offered below. Class Super is authorised by the Australian Financial Services Licence (No. 313512) issued under the Corporations Act to provide these services to you.

### Class Super is authorised to:

Provide financial product advice and deal in the following financial products:

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-basic Deposit
- Deposit and Payment Products - Non-cash Payment
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Securities
- Superannuation

### Class Super is not authorised to:

Provide personal financial advice or deal in the following financial products:

- Derivatives
- Foreign Exchange Contracts
- General Insurance
- Government Debentures, Stocks and Bonds
- Retirement Savings Accounts

## Fees and Commissions payable for each service provided

Appendix A of this document details the current list of Commissions that you will pay for our services. Fees and other charges may be payable. Information relating to Fees and charges are detailed in the relevant product disclosures.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by Class Super and/or its representative.



## How we are paid for services provided.

Class Super is remunerated directly through the fees we charge you. With certain products (such as banking products) we are also remunerated in the form of commissions (including trailing commissions) by product providers. Refer to Appendix A of this document for more details.

Class Super may from time to time may also receive a benefit from preferred product suppliers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a Register.

## How to use our services

If you wish to execute transactions using our services, you can provide us with instructions. The method by which Class Super will accept your instructions will be subject to the terms and conditions of dealing with Class Super (available at [www.classsuper.com.au](http://www.classsuper.com.au)).

These Terms and Conditions outline how we will deal with your application in relation to the services and your agreements (if any) with any other licensee using the Class Super services.

Should you wish to find out more or make contact you can visit our web site on [www.classsuper.com.au](http://www.classsuper.com.au) or phone us on 1300 851 057 or fax 1300 851 058.

Our mailing address is;

*Class Super Pty Ltd  
PO Box A347  
Sydney South NSW 1235*

## Associations with product providers.

Class Super may provide you with financial products and services from either related or non-related product providers. Macquarie Investment Management Limited (MIML), a member of the Macquarie Group Limited group of companies owns approximately 20% of Class Super.

Class Super may receive a commission payment from product providers where you invest in one of their products or services. Refer Appendix A. of this document for more details.

## Non Advice Services

If you use our online services for applying for or trading in listed financial products, managed funds, managed investments schemes, or insurance products we will not provide you with personal advice.

Accordingly, we will not take into account your objectives, financial situation and needs and a Statement of Advice will not be provided.

## Complaints

You may advise of any complaint or dissatisfaction with the service or advice provided to you by Class Super. The following dispute resolution procedure is in place to ensure that your enquiries and complaints are handled efficiently.

Contact Class Super or a nominated representative and advise us of your complaint. A representative of Class Super will attempt to resolve your complaint and will notify you of any proposed resolution.

If your complaint is not resolved to your satisfaction, please send a written complaint addressed to:

*Compliance Manager  
Class Super Pty Limited  
Level 1  
219 Castlereagh Street  
Sydney NSW 2000*

If you are still not satisfied with the resolution of any complaint, you may complain in writing to The Financial Ombudsman Service (FOS), of which Class Super is a member.

The FOS can be contacted as below:

*Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001*

*Telephone : 1300 780 808  
Facsimile : (03) 9613 6399  
Email : [info@fos.org.au](mailto:info@fos.org.au)  
Internet : [www.fos.org.au](http://www.fos.org.au)*

## Compensation Arrangements

Class Super confirms that it has arrangements in place to ensure it continues to maintain professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

In particular our Professional Indemnity insurance subject to its terms and conditions, provides indemnity up to the Sum Insured for Class Super Pty Ltd and our representatives/employees in respect of the authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such cover for any representative/employee who has ceased work with Class Super Pty Ltd for work done whilst engaged with us.



## Your Privacy

At Class Super the privacy of your personal information is important to us. As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present documents such as passports and driver's licence. We will retain copies of this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Any personal information we collect will be handled in accordance with our privacy policy. A copy of our policy can be obtained by visiting our web site at [www.classsuper.com.au](http://www.classsuper.com.au).



## Financial Services Guide

Class Super Pty Ltd (AFSL 313512)

### Appendix A

#### Fees and Charges

Class Super may receive up front and/or trailing commission from Fund Managers and Financial Institutions, depending on the Managed Fund, Deposit Product, or Insurance Services you choose to use.

Specific details about the fees and charges which will apply to your investment or usage of any of these services will be set out in that particular services Product Disclosure Statement (PDS).

Current versions of all PDS's for all Products offered via the Class Super service can be found on our web site [www.classsuper.com.au](http://www.classsuper.com.au) or can be accessed directly from the specific product supplier.

The current list of fees and charges that you will pay is detailed below. Any fees and charges relating to specific products can be found in the relevant Product Disclosure Statement. All fees and charges include GST unless stated otherwise.

#### Banking Services

Class Super will receive commission fees for banking services completed through Class Super's or other Banking Service Providers website where Class Super is appointed as the Licensed adviser for that respective banking service.

| Provider                | Cash Product  | Rate   |
|-------------------------|---|--------|
| Macquarie               | Cash Management Trust<br>Cash Management Account<br>Cash XL                   | 0.275% |
| Bendigo & Adelaide Bank | Cash Management Account<br>24-Hour Call Accounts<br>Short Term Fixed Deposits | 0.275% |
| BankWest                | Cash Management Trust<br>Cash Management Account                              | 0.440% |
| Adelaide Managed Funds  | Cash Management Trust   | 0.275% |
| St George Bank          | Investor Gateway Account  | 0.275% |

The commission fees for banking services vary depending on the balance of the bank account. Class Super is entitled to additional Marketing Support Fee of 0.05% should the total average balance of Class Clients using the Macquarie Cash Management Trust and Cash Management Account products exceed \$49,999,999.99.

#### Share Services

Class Super will receive brokerage fees for share transactions completed through Class Super's or the Share Service Providers website where Class Super is appointed as the Licensed adviser for that respective share service.

The brokerage fees for share transactions vary depending on the value of the transaction.

#### Macquarie DirecTrade

Brokerage payable to Class Super on Listed Financial Products as per the table below.

| Total Brokerage per Calendar Month | Rate   |
|------------------------------------|--------|
| \$0 - \$2,000                      | 0.00%  |
| \$2,001 - \$30,000                 | 13.75% |
| \$30,001 - \$50,000                | 16.50% |
| \$50,001 - \$100,000               | 18.70% |
| \$100,001 - Above                  | 22.00% |

#### CommSec & Desktop Broker Share Trading

Class Super may receive 10% of any brokerage received by CommSec or Desktop Broker from a client, net of any commission that CommSec or Desktop Broker has or must pay to the Client's adviser.