

2 When you get our advice

Will you give me advice that is tailored to my personal investment needs and financial circumstances?

Advice provided by Cbus is of a general nature. It has been provided without taking into account your particular financial needs, circumstances or objectives.

Superpartners are licensed to provide both general and personal financial product advice. If you are provided with personal financial product advice it will take into account some or all of your particular financial needs, circumstances or objectives.

3 If you have a complaint

The Trustee of Cbus, United Super Pty Ltd, and Superpartners Pty Ltd are committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence.

If you have a complaint, write to:

The Complaints Officer

Locked Bag 14, Carlton South VIC 3053

The Complaints Officer will ensure that either Cbus or Superpartners investigate your complaint as appropriate. You will be provided with a written response.

Both Cbus and Superpartners are members of independent external dispute resolution bodies, as explained below. You may have the right to take your complaint to one of these bodies if you are not satisfied that your complaint has been handled satisfactorily.

For advice given by Cbus representatives:

If you are not satisfied with our internal complaints process or have not received a response within 90 days, you may have the right to take your complaint to the Superannuation Complaints Tribunal (SCT). It is an independent complaints resolution body.

The SCT will advise you if they can hear the complaint and can be contacted at:

Superannuation Complaints Tribunal (SCT)

Locked Mail Bag 3060, GPO Melbourne 3001
Tel: 1300 780 808 (local call cost in Australia)

This service is provided to you free of charge.

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the:

Financial Ombudsman Service (FOS)

GPO Box 3
Melbourne VIC 3001
Tel: 1300 780 808 (local call cost in Australia)

This service is provided to you free of charge.

You may be eligible to take your complaint to FOS if you do not receive a response to your complaint within 45 days or are not satisfied with the response provided.

For advice given by Superpartners representatives:

If you do not receive a response to your complaint within 45 days or are not satisfied with the response provided after going through the internal complaints process, you may be eligible to take your complaint to FOS (refer to contact details above).

The Australian Securities and Investment Commission (ASIC) has a freecall infoline **1300 300 630** which you may use to make a complaint and obtain information about your rights.



Contact details

Cbus Service Centre

Monday to Friday from 8am to 8pm [EST]

1300 361 784

Fax: 1300 361 794

Write to:

Cbus Administration
Locked Bag 999, Carlton South VIC 3053

Cbus Super Income Stream

Monday to Friday from 8.30am to 5.30pm [EST]

1300 368 212

Write to:

Cbus Super Income Stream,
Locked Bag 200, Carlton South VIC 3053

www.cbussuper.com.au

Cbus' Trustee is United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792
Cbus ABN 75 493 363 262
Cbus SPIN: CBU0100AU

Superpartners Pty Ltd
AFSL 238761 ABN 57 078 907 883

Financial Services Guide

Effective from: 1 November 2009



Financial Services Guide (FSG)

This combined Financial Services Guide provides information about the financial products and services that Cbus and Superpartners can provide. It should assist you in deciding whether to acquire any of these products or services.

This guide also contains information about remuneration that may be paid to the representatives providing advice, and how to make a complaint about any services provided to you.

If advice provided to you relates to the acquisition of a particular financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to the product before making any decisions to acquire the product.

If you have not already received the Cbus PDS (Member Handbook) which sets out the main services, features and benefits of Cbus, call **1300 361 784** or go to the Cbus website **www.cbussuper.com.au**

The PDS (Member Handbook) will generally be provided to you before you become a Cbus member.

1 Before you get our advice

Who is providing the advice to me?

When you contact Cbus, Superpartners Pty Ltd – who are contracted by the Trustee of Cbus to provide specialist member and employer services, such as operating the Cbus Service Centre, insurance administration, contribution and benefit processing and other general Fund administration – will provide the advice to you.

Otherwise, advice provided to you will be provided directly by representatives of Cbus, Trustee: United Super Pty Ltd.

Both Cbus and Superpartners have Professional Indemnity insurance cover, which complies with Section 912B of the Corporations Act. This insurance provides cover for work done by representatives and employees of Cbus and Superpartners after they have ceased to work for either Cbus or Superpartners.

What financial services are available to me?

The Trustee of Cbus, United Super Pty Ltd, only issues financial products in respect of Cbus.

United Super Pty Ltd can provide general financial product advice or reports about:

- Cbus Superannuation Fund
- Cbus Super Income Stream
- AUSfund (eligible rollover fund)
- Salary Continuance Insurance
- ME Bank Products (Members Equity Bank Pty Ltd – banking products)
- ME Investment Funds.

Superpartners Pty Ltd can provide both general and personal financial product advice and reports about:

- Superannuation including:
 - Cbus Superannuation Fund
 - Cbus Super Income Stream
 - AUSfund (eligible rollover fund)

Superpartners can provide general financial product advice or reports about:

- ME Investment Funds
- Basic deposit products
- Deposit products other than basic deposit products
- General insurance products; and
- Life products (limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds).

General financial product advice is advice that does not consider your personal circumstances, financial situation or objectives. Personal financial product advice is advice that does consider one or more of your particular financial needs, circumstances or objectives.

When personal financial product advice is provided, you will also be provided with a Statement of Advice (SOA). A SOA is a document that contains the advice provided to you, including the basis on which the advice was given, information about any fees or commissions that apply, and any associations that the licensee may have that may have influenced the advice.

How will I pay for the service?

The cost of these services is currently included as part of the Trustee operating costs.



What commissions or fees do United Super Pty Ltd or Superpartners receive?

The people who will be providing you with advice are salaried employees who do not receive commissions, fees or bonuses for the services provided to you.

Do any relationships or associations exist that may influence any advice or financial service given to me?

The Trustee of Cbus, United Super Pty Ltd, is a shareholder of the following organisations:

- Industry Fund Services Pty Ltd (IFS) (financial planners)
- ME Bank (Members Equity Pty Ltd – banking products)
- ME Investment Funds.

Superpartners Pty Ltd is partly owned by United Super Pty Ltd, and under its contract with United Super Pty Ltd is paid for providing administration services.