This Financial Services Guide is designed to help you decide whether to use the services available or acquire a Cbus product.

It provides important information about:
- the services Cbus can offer
- how staff are remunerated
- your rights as a client, and
- how to make a complaint about any services provided to you and how we handle them.

More information on the Financial Services Guide or any Cbus publication can be provided at any time free of charge.
If you receive advice about obtaining a Cbus product, you should read the relevant Product Disclosure Statement before making any decisions to acquire it. The Product Disclosure Statement provides details of the terms and conditions of Cbus products and will usually be provided before you join Cbus. If you haven’t received a copy, call 1300 361 784 or visit cbussuper.com.au/forms

If personal financial advice is provided, you’ll also receive a Statement of Advice. A Statement of Advice is a document that provides information on the advice given to you. This includes:
- the basis for advice
- information about any fees or commissions that apply, and
- any associations that the licensee may have that may have influenced the advice.

1. Before you get our advice

Who provides financial services and products to me?

United Super Pty Ltd, the Trustee of Construction Building Union Superannuation (Cbus) is the provider, through its representatives, of the financial services set out below.

The Trustee holds an Australian Financial Services Licence (AFSL) under the Corporations Act 2001, and is liable for services provided by its representatives.

What financial products and services are available?

The Trustee issues financial products in respect of Cbus and can provide factual information, general financial advice and personal financial advice or reports about:
- Cbus super
- Cbus Super Income Stream
- AUSfund (eligible rollover fund)
- Life insurance products
- Income protection insurance (available through Cbus)
- Securities
- ME Bank deposit products (Members Equity Bank Pty Ltd), and
- QuickSuper clearing house (Westpac Banking Corporation).

The differences between different types of advice is explained as follows:
- Factual information is objectively obtainable information.
- General financial advice refers to information in relation to general features of the products and services but does not consider your personal circumstances, financial situation or objectives.
- Personal financial advice takes into account your personal circumstances, financial situation or objectives.

**What commissions or fees do Cbus staff receive?**

There’s no extra cost for financial advice you receive from Cbus. You access and receive advice services as part of the administration fee you pay from your member account. Details of the fees charged by Cbus can be found in the relevant Product Disclosure Statement.

The Cbus Advisers are salaried employees who don’t receive any extra remuneration for the advice they provide.

More comprehensive personal financial advice is available on request, where members can be referred to an accredited FPA Professional Practice – CERTIFIED FINANCIAL PLANNER® that meets strict professional qualification and service criteria, as set by Cbus and the Financial Planning Association (FPA) of Australia.

The planner can offer you advice on a fee-for-service basis, under its own Australian Financial Services License. Your first meeting is to gather information only and is at no cost. All service fee quotes must be provided in writing and require your signed approval to proceed. And eligible members can have fees for personal financial advice services deducted from their Cbus account.
Do any relationships or associations exist that may influence any advice or financial service given to me?

The Trustee of Cbus is a shareholder of ME Bank (Members Equity Pty Ltd ABN 56 070 887 679 AFSL 299500).

Cbus provides access to the QuickSuper clearing house facility to collect and distribute superannuation payments for employers (Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714).

2. Types of advice

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

The Trustee is responsible for the representations made by our staff.

When you call us, any information or advice provided through the Cbus Contact Centre will be factual or general in nature. Members seeking more tailored advice requirements may be redirected to Cbus Advice Services to consider an individual’s personal circumstances, financial situation or objectives.

When contacting Cbus, the type of advice or information provided will depend upon the services you access and the authority of the staff member you deal with in the following areas. In all circumstances the person you deal with will let you know if the advice provided has taken into account your personal circumstances.

Members

- Cbus Associate Advisers and Superannuation Advisers are authorised to provide factual information and general financial advice to existing and prospective members on a broad range of super and financial planning topics. Cbus Superannuation Advisers are also authorised to provide personal financial advice in relation to Cbus products. This service is facilitated over the phone for members nationwide.
- Cbus Coordinators and Front Counter Consultants are authorised to provide factual information and general financial advice in relation to Cbus products.
Employers

- Cbus Business Superannuation Consultants and Business Services Managers are authorised to provide factual information and general financial advice to existing and prospective employers.
- Cbus Employer Relationship Managers are authorised to provide factual information and general financial advice to existing Cbus employers.

3. Your Privacy

The privacy and security of your personal information is important to Cbus. Your information will be collected and handled in accordance with our privacy policies and privacy laws.

For advice provided by a Cbus representative, please refer to the Cbus Privacy Policy and Collection Statement at [cbussuper.com.au/privacy](http://cbussuper.com.au/privacy)

4. If you have a complaint

If I am unhappy with the service I receive, what can I do?

If you have a complaint, you can make a complaint as follows:

**Cbus Complaints Officer**

Cbus, Level 22, 130 Lonsdale St, Melbourne 3000

**1300 361 784**

8am to 8pm AEST/AEDT (within Australia)
Open Monday to Friday, closed national public holidays

The Complaints Officer will investigate your complaint quickly, fairly and in the strictest confidence and will always provide a written response.

If you’re not satisfied with our service you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent dispute resolution body set up by the Federal Government to provide a free, impartial and binding dispute resolution service for financial services. If AFCA agrees to investigate your complaint, they’ll work with you and Cbus to help resolve your complaint as quickly as possible.

For more information about the types of complaints that AFCA can deal with and the information you’ll need to provide, contact AFCA:

Write to: GPO Box 3 Melbourne VIC 3001
Call: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

Other information

Cbus is covered by professional indemnity insurance which complies with s912B of the Corporations Act 2001 (Cth). This insurance provides cover for work performed by current and former representatives and employees of Cbus.
SuperRatings does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria.

Chant West has given its consent to the inclusion in this Financial Services Guide of the references to Chant West and the inclusion of the logos and ratings provided by Chant West in the form and context in which they are included. For further information about the methodology used by Chant West, see chantwest.com.au

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