Financial Services Guide: General Advice

Effective: 1 October 2024

United Super Pty Ltd
Trustee of Construction and Building Unions Superannuation Fund and issuer of Cbus Super and Media Super products

This Financial Services Guide (FSG) has been prepared and issued by United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Cbus Super and Media Super products (Cbus, Cbus Super and/or Media Super)

United Super Pty Ltd issues Cbus Super and Media Super products. Use of `us', `we', `our' or `the Trustee' is a reference to United Super Pty Ltd.

This Financial Services Guide (FSG) provides you with important information about the financial product advice services we offer to help you decide whether to use them or to acquire a Cbus Super or Media Super product.

It provides important information about:

- what financial product advice services you can receive
- documents you may receive from us during a financial service
- how staff are paid
- how your personal information is managed
- how we handle complaints about our services
- how you can contact us.

More information on the FSG or any Cbus Super or Media Super publication can be provided at any time free of charge.

Note about this FSG

This FSG is for general advice only. Please refer to the *Financial Services Guide: Personal Advice* for more information on personal advice options we have available.

The information in this FSG is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs.

If you receive advice about obtaining a Cbus Super or Media Super product, you should read the relevant product disclosure statement (PDS) before making any decisions to acquire it. The PDS provides details of the terms and conditions of our products and will usually be provided before you join and when we recommend a product to you. If you haven't received a copy, you can call to request a copy or download one from our website:

Cbus Super products	
	Call **1300 361 784**
	Visit **cbussuper.com.au/forms**

Media Super products	
	Call **1800 640 886**
	Visit **mediasuper.com.au/forms**

If personal financial advice is provided from a financial adviser, you'll also receive a Statement of Advice (SOA).

This FSG is about the general advice services we offer. More information about the SOA and the personal financial advice we offer can be obtained from your financial adviser or the *Financial Services Guide: Personal Advice*.

1. Before you get our advice

Who provides financial services and products to me?

United Super Pty Ltd is the provider, through its representatives, of the financial services set out below.

We hold an Australian Financial Services Licence (AFSL) under the *Corporations Act 2001*, and are responsible for services provided by our representatives.

What financial services are available to me?

We provide the following financial services:

- General financial advice about Cbus Super and Media Super superannuation products.
- General financial advice about life insurance and income protection products issued under a group policy with our insurer, TAL Life Ltd ABN 70 050 109 450 AFSL 237848.
- Superannuation trustee services, including issuing financial products in respect of Cbus Super and Media Super.

The different types of information and advice are explained below:

- 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. Refer to the *Financial Services Guide: Personal Advice* for more details of the personal financial advice services we offer.

If you need comprehensive financial advice about additional financial matters, our Advice team can refer members to an external accredited financial adviser who meets strict professional qualifications and service criteria, as set by us and the Financial Advice Association of Australia (FAAA).

A external financial adviser can offer comprehensive advice on a fee-for-service basis under their own Australian Financial Services Licence and any fees for advice will be agreed with you in advance. Eligible members can have fees for personal financial advice services deducted from their account.

Fee and costs

You can access and receive general advice services in relation to your Cbus Super or Media Super account as part of the administration fee you pay from your member account.

There are options for personal advice available from us. Refer to the *Financial Services Guide: Personal Advic*e for more details, including any fees payable (where applicable).

Details of the fees charged for Cbus Super and Media Super products can be found in the relevant product disclosure statement.

Our general advice representatives are salaried employees who don't receive any extra remuneration for the advice they provide.

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

Cbus Property Pty Ltd ABN 48 115 826 741 is a wholly-owned entity of United Super Pty Ltd and is responsible for the development and management of our direct property investments.

We provide 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).

For Media Super (and former EISS employers) we provide access to the clearing facility to collect and distribute superannuation payments for employers through SuperChoice Services Pty Limited. ABN 78 109 509 739. Authorised Representative (Number 336522) of PayClear Services Pty Limited (ACN 124 852 320) holder of Australian Financial Services Licence Number 314357.

2. Our general advice representatives

When you call us, any information or advice provided will be factual or general in nature. Members seeking more guidance may be redirected to our Advice team to consider your needs.

The type of advice or information provided will depend upon your needs, the services you access and the authority of the staff member you deal with in the areas outlined on the next page. In all circumstances, the person you deal with will let you know if the advice provided has taken into account your personal circumstances.

Members

Our Advice Team representatives are all authorised to provide general advice in relation to Cbus Super and Media Super products. Please see our *Financial Services Guide: Personal Advice* for details about our personal financial advice service that is also available.

- Our Coordinators, Front Counter Consultants and online chat representatives are authorised to provide general financial advice in relation to Cbus Super and Media Super products.

Employers

- Our Senior Employer Engagement Consultants are authorised to provide factual information and general financial advice to prospective and existing Cbus Super and Media Super employers and members.

3. Your privacy

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

	Cbus Super	Media Super
	For advice provided by our representatives, please refer to the *Privacy Policy* and *Personal Information Collection Statement*:	
	cbussuper.com.au/privacy	**mediasuper.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 Super	Media Super
	Submit your complaint online at:	
	cbussuper.com.au/complaints	**mediasuper.com.au/complaints**
	**1300 361 784**	**1800 640 886**
	8am to 8pm AEST/AEDT (within Australia) Open Monday to Friday, closed national public holidays	
	**Complaints Officer**	
	Cbus Super, PO Box 24231 MELBOURNE 3001	Media Super, PO Box 24231 MELBOURNE 3001

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

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 us 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**

5. Other information

United Super Pty Ltd is covered by professional indemnity insurance which complies with s912B of the *Corporations Act 2001 (Cth)*. This insurance provides cover for work performed by our current and former representatives and employees.

How to contact us

Our general advice representatives can be contacted by phone, Live Chat, video calling, or in person.

	Cbus Super	Media Super
	**1300 361 784**	**1800 640 886**
	8am to 8pm AEST/AEDT (within Australia) Open Monday to Friday, closed national public holidays	
	**cbusenq@cbussuper.com.au** **cbussuper.com.au**	**enq@mediasuper.com.au** **mediasuper.com.au**
	Log in to your online account to chat with us in real time. 9am to 5pm AEST/AEDT, Monday to Friday, closed national pubic holidays.	
	**Cbus Super** Locked Bag 5056 PARRAMATTA NSW 2124	**Media Super** Locked Bag 5056 PARRAMATTA NSW 2124
	**Visit us in person** in Adelaide, Brisbane, Melbourne, Perth and Sydney. Details:	
	cbussuper.com.au/contact	**mediasuper.com.au/contact**