



# Financial Services Guide

## DISCLOSURE ABOUT OUR SERVICES

Christian Super (the "Fund") is managed and controlled by Christian Super Pty Limited, (ABN 68 065 040 619, AFSL 244117) (the "Trustee"). The Trustee has contracted Australian Administration Services Pty Limited (ABN 62 003 429 114) (the "Administrator") to provide members and employer administration services. The Administrator receives a fee for this service. This may involve providing general financial advice about superannuation products.

If you need more information or clarification of any matter raised in this document, please contact us (see over). You will be provided with a copy of our Product Disclosure Statement (PDS) when you become a member of Christian Super. This can also be obtained by contacting our Member Care Centre or logging onto our website (see over for contact details). The PDS sets out the main features and benefits of the Fund.

This Combined Financial Services Guide (FSG) has been prepared, authorised and issued by the Trustee and by the Administrator as a Corporate Authorised Representative of Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142) (Pacific Custodians).

The issue of this FSG by the Administrator has been authorised by its authorising licensee, Pacific Custodians.

This FSG is for members and employer sponsors of the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund. This FSG has been prepared to comply with the licensing requirements of the Corporations Act 2001 and includes information about the Trustee's and the Administrator's licensed financial services, how our representatives are remunerated and your rights as a client should you have a complaint.

This FSG provides you with information to decide whether to use the financial services available through the Fund.

## WHAT FINANCIAL ADVISORY SERVICES DO WE PROVIDE?

Representatives only provide general financial product advice specific to superannuation products, and specifically Christian Super. At no time will we take into account your particular financial needs, circumstances or objectives in any of the advice we provide and all advice will be of a general nature only.

The Trustee and Administrator are both authorised to provide you with general financial product advice. In providing the superannuation services, the Administrator acts for Pacific Custodians (as its corporate authorised representative)

Advisor Network: *Christian Super provides an online personal advice service via the member portal which is administered and licensed by Advisor Network (AFSL 232729). Advisor Network is a member of the Link Group of companies.*

Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH) is an online service that facilitates employer contributions. Pacific Custodians, TSCH, AAS and Link advise are related bodies corporate and are members of the Link Group of companies.

## WHO WILL BE RESPONSIBLE FOR THE ADVICE GIVEN?

The Trustee, which holds an AFS Licence, and the Administrator, which is a corporate authorised representative of Pacific Custodians, are authorised to provide general product advice for superannuation products. The Administrator is also authorised to deal in a financial product by applying for, acquiring, varying and disposing of a superannuation product on behalf of another person.

Pacific Custodians is authorised under its AFS Licence to provide certain services in relation to superannuation (dealing in superannuation products and general financial product advice – superannuation services).

Pacific Custodians has authorised the Administrator to provide these superannuation services on its behalf. The Administrator provides member and employer administration and advisory services in superannuation and other employment-related areas. Both the Administrator and Pacific Custodians are part of the Link Group of Companies.

General financial product advice will be provided to you by a representative of either the Trustee or the Administrator. Any contact with Christian Super through its National Office will be with a representative of the Trustee. This may include presentations at a workplace, conference or seminar conducted by the Fund for members or employers, or prospective members or employers, of the Fund. In all other cases the person you are dealing with will identify whether they are a representative of the Trustee or the Administrator.

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## WHO WILL BE RESPONSIBLE FOR THE ADVICE GIVEN? cont.

The Trustee and the Administrator are responsible for any advice provided to you. Pacific Custodians are responsible for any superannuation services provided by the Administrator in its capacity as a corporate authorised representative of Pacific Custodians.

Link Advice has been contracted by Christian Super to provide its members with phone based personal advice about their account. This advice is provided under the Link Advice AFSL and Link Advice is responsible for the advice.

## HOW WILL I PAY FOR THIS SERVICE?

The cost of providing superannuation services is included in the fees charged for membership of the Fund. Neither the Trustee, the Fund, nor the Administrator charge any additional fees or obtain any commissions for the advice provided. Details of fees charged for membership of the Fund can be found in the Member Guide (our Product Disclosure Statement).

The Trustee pays the Administrator a fee to provide superannuation services, which is calculated according to a number of factors, including:

- the number of members in the Fund; and
- the attainment of certain service and performance standards.

The fee covers the giving of general financial advice and no additional salary or payment is made for the provision of this advice or for you acquiring any interest in the Fund. You may request particulars of the remuneration any time before the superannuation services are provided to you.

Link Advice is contracted to provide phone based personal advice to Christian Super and is paid a fee for this service, which is included in the fees charged for membership of the fund.

## HOW ARE REPRESENTATIVES PAID?

Representatives are paid a salary. The Administrator and Link Advice pays its employees a salary that may include a performance related bonus. No commissions or fees are paid for the financial product advice provided, either to representatives or other third parties.

## DO ANY RELATIONSHIPS OR ASSOCIATIONS EXIST WHICH MIGHT INFLUENCE THE FINANCIAL SERVICES WE PROVIDE?

Neither the Trustee nor the Administrator has any relationship or association with any product issuer that could be expected to influence us in the provision of the financial services in respect of the Fund. Pacific Custodians, AAS and Link Advice are related body corporates and are members of the Link Group of Companies.

## COMPENSATION ARRANGEMENTS

The Trustee, Pacific Custodians and Link Advice each have adequate Professional Indemnity insurance arrangements in place to compensate Fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by Christian Super or its representatives. These arrangements satisfy the requirements of section 912B of the Corporations Act 2001.

## WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have a complaint about the Fund's products or services, or about financial product advice provided by the Trustee or the Administrator - please contact:

Christian Super Complaints Officer P 1800 451 566  
Christian Super, PO Box 3035, Rhodes NSW 2138

Your complaint will be directed to the appropriate person at either the Trustee or the Administrator. If you are not satisfied with the way your complaint is handled, or with its resolution, you may contact one of the external complaints bodies, depending on the type of complaint, as follows:

### Complaints about advice provided by the Trustee

If your complaint results from general financial product advice provided by the Trustee or a representative of the Trustee 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 the Trustee's own complaint handling process. You should take your complaint to the SCT within 12 months of receiving a response from the Fund, otherwise the SCT may not be able to deal with your complaint. To find out whether the SCT can handle your complaint and the type of information you need to provide:

Superannuation Complaints Tribunal  
Locked Mail Bag 3060, Melbourne VIC 3001  
P 1300 884 114 [www.sct.gov.au](http://www.sct.gov.au)

### Complaints about advice provided by the Administrator

If your complaint results from general financial product advice provided by the Administrator or a representative of the Administrator, the SCT will not be able to handle your complaint. If you are not satisfied with the way the Administrator handles or resolves the complaint, you may be able to lodge a complaint with the Financial Ombudsman Service (FOS).

FOS is an independent body set up to assist consumers in the resolution of complaints relating to the financial services industry, in particular the provision of financial products and advice. FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of the Administrator's own complaint handling process:

Financial Ombudsman Service  
GPO Box 3, Melbourne VIC 3001  
P 1800 367 287 [www.fos.org.au](http://www.fos.org.au)

### Complaints about advice provided by Link Advice

If your complaint results from personal advice provided by a representative of Link Advice, you should direct your complaint to:

The Complaints Officer Link Advice  
P 1300 734 007 PO Box 240, Parramatta NSW 2124

If you are not satisfied with the way Link Advice handles or resolves your complaint, you may be able to lodge a complaint with the Financial Ombudsman Service (FOS).

## MEMBER CARE CENTRE

P 1300 360 907

F 1300 367 828

E [helpdesk@christiansuper.com.au](mailto:helpdesk@christiansuper.com.au)

M Christian Super

Locked Bag 5073

Parramatta NSW 2124 AUSTRALIA

W [www.christiansuper.com.au](http://www.christiansuper.com.au)

## General Advice Disclaimer

The information contained in this fact sheet is a summary and general in nature. It does not take into account any personal objectives, financial situation or specific needs of individual members. We strongly recommend you refer to our Product Disclosure Statement (PDS) and Insurance Guide for the full terms and conditions and obtain professional financial advice to determine the appropriateness of the information, taking into account your own personal circumstances.

## Licence and contact details

**Christian Super Pty Ltd  
as Trustee of Christian Super**

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AFSL No. 244117  
MyEthicalSuper 66628776348908  
SPIN CHR0001AU  
P 1800 45 1566  
[national@christiansuper.com.au](mailto:national@christiansuper.com.au)  
Christian Super National Office  
PO Box 3035  
Rhodes NSW 2138

## Australian Administration Services Pty Ltd

as Administrator of Christian Super  
ABN 62 003 429 114  
02 8571 5000  
[www.aas.com.au](http://www.aas.com.au)  
[aasenquiries@aas.com.au](mailto:aasenquiries@aas.com.au)  
Locked Bag 4085,  
Parramatta NSW 2124  
Building A, 1 Homebush Bay Drive,  
Rhodes NSW 2138

## Pacific Custodians Contact Details

ABN 66 009 682 866  
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P 02 8280 7100  
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Sydney NSW 2000