

Financial Services Guide

This document contains important information about the services provided by Maritime Financial Services Pty Limited (MFS) and is designed to assist you in deciding whether to use the financial services we provide. It also explains how we get paid and how complaints are dealt with.

Maritime Super (the Fund), ABN 77 455 663 441, RSE Registration No. R1001747 is the industry superannuation fund for the maritime industry. The Corporate Trustee of the Fund is Maritime Super Pty Limited (the Trustee), ABN 43 058 013 773, AFSL No. 348197*, RSE Licence No. L0000932.

The Trustee has a wholly owned subsidiary named Maritime Financial Services Pty Limited, ABN 16 105 319 202, which provides administration and related services to the Trustee in respect of the Fund. MFS is the holder of Australian Financial Services Licence (AFSL) No. 241735. As the holder of an AFSL, MFS is required to provide you with this Financial Services Guide (FSG) before it provides services to you under its licence. Throughout this document, references to 'we', 'us' or 'our' are references to MFS.

MFS employs staff through whom it provides administration and related services for the Fund. We provide general financial product advice for superannuation products to retail clients, and under our administration agreement with the Trustee, we agree to provide this type of advice to current and potential Maritime Super members. We do not currently provide general financial product advice in respect of any other superannuation funds or personal financial advice.

While MFS is licensed to provide personal financial product advice, our staff can only discuss superannuation and the Fund in general and cannot discuss or take into account your individual objectives, financial situation or needs.

Important information about Maritime Super

Maritime Super offers a wide range of products to service the different needs of employers and members. A Product Disclosure Statement (or Member Guide), which sets out in detail the features, advantages and risks associated with each product, is available for all of the products open to new members.

New employers and members, and members who are changing membership categories, are provided with a copy of the relevant Member Guide, and each year members receive a Member Statement and have an Annual Report made available to them, which are issued by the Trustee. We are happy to discuss them with you and can provide you with general financial product advice in relation to them and the Fund in general.

Using our services

MFS operates a Member Services unit available on 1800 757 607. Contact us between 8.30 am and 5.30 pm to gain direct access to the services we offer. Alternatively, you can write to us at the address overleaf or email us at info@maritimesuper.com.au.

MFS also operates the Fund's website www.maritimesuper.com.au, which contains information on superannuation in general and general advice about the Fund.

We will provide you with a copy of this FSG when you join Maritime Super and we will also send you regular newsletters containing important information about superannuation in general and about the Fund.

General advice warning

Our staff are authorised to give you general financial product advice only. This means we can only discuss the Fund and superannuation in general and cannot discuss or take into account your individual objectives, financial situation or needs. Consequently, you should consider the appropriateness of any general information and advice provided in light of your situation before making a decision about your superannuation.

The Fund's Product Disclosure Statements (PDSs) are available on our website or by calling 1800 757 607. You should consider the PDS in deciding whether to acquire or to continue to hold a product.

Personal advice

While our staff are not authorised to give you personal financial product advice, MFS has dedicated financial planners licensed by Industry Fund Services (IFS) who can provide you with personal financial advice. MFS does not receive any remuneration or other benefit for referring you to the planners, and does not assume any responsibility for any personal financial product advice provided to you. MFS recommends you seek individual advice before making any decisions concerning your superannuation.

* The Trustee does not give general product advice. All financial product advice is given by Maritime Financial Services Pty Limited.

Does MFS charge for general advice?

There is no direct, individual charge associated with obtaining general advice from MFS. The cost of providing general advice is covered as part of the management costs set out in the relevant Member Guide (PDS) and recouped by MFS from the Trustee. However, it is not possible to specify that part of the overall costs that relate to the provision of general financial product advice. There are no additional charges to you for MFS providing general financial product advice.

Does MFS have any associations that would influence the advice we give?

Neither MFS nor the Trustee have any other associations or relationships that influence the advice we provide to you.

Compensation arrangements

MFS has professional indemnity insurance which complies with s912B of the *Corporations Act*. It covers claims in respect of services provided by MFS, including where a claim is made as a result of any breach by MFS of its relevant obligations under the *Corporations Act*.

How we are paid

At MFS, all staff work for salary and wages. No commission is paid to any member of staff. No directors or responsible officers of MFS or the Trustee (or any of their service providers) receive any remuneration or commission for referrals or for any general financial product advice provided to you.

How to contact us

Maritime Financial Services Pty Limited
Locked Bag 2001
QVB Post Office NSW 1230

Level 16, 31 Market Street
Sydney NSW 2000

Level 4, 6 Riverside Quay
Southbank VIC 3006

Phone: 1800 757 607
Fax: (02) 9261 3683 or (03) 9686 0377
Email: info@maritimesuper.com.au
Website: www.maritimesuper.com.au

If you have a complaint

Internal complaints procedure

If you are not satisfied with our response to your initial enquiry, please set out the details of the problem in a letter (or fax or email) and send it to the Complaints Officer at the following address:

Maritime Financial Services Pty Limited
Locked Bag 2001
QVB Post Office NSW 1230

Once received, the Complaints Officer will ensure that your complaint is properly considered. You should expect to receive an acknowledgement within a week and a decision within 45 days. Some complaints may take longer to resolve (for example, a complaint in relation to a death claim), however, we are required by law to deal with all complaints within 90 days.

If, after following this procedure, you are still not satisfied, you may be able to take the matter through the external dispute resolution process.

External complaints procedure

The external complaints procedure to adopt depends on the nature of your complaint, as detailed below.

Operational matters and product advice

If the complaint concerns an operational matter (administration or communication) or relates to information or general financial product advice you have received from MFS, you may contact MFS' appointed dispute resolution service:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Email: info@fos.org.au

FOS will only assist with your complaint if you have already been through the internal complaints procedure.

Trustee decisions

If the complaint is about a Trustee decision or conduct which you think is unfair or unreasonable, you may contact the Superannuation Complaints Tribunal at:

The Superannuation Complaints Tribunal (SCT)
Locked Bag 3060
Melbourne VIC 3001
Phone: 1300 884 114
Email: info@sct.gov.au

The Tribunal is an independent body set up by the Government to assist members and beneficiaries to resolve certain types of complaints with fund trustees. If you do not first make a complaint through the internal complaints handling process, the SCT may not be able to deal with your complaint.