

Financial Services Guide

This Financial Services Guide (FSG) contains important information about the services provided by Maritime Financial Services Pty Limited (MFS), the issuer of this FSG. This FSG is designed to help you decide whether to use our financial services. It explains who we are, the services we offer, our fees and charges, how we and our advisers are remunerated, who to contact if you have a complaint and how complaints are dealt with. You will typically receive an FSG when we provide you with financial product advice or when you apply for a Maritime Super product. MFS is required to provide you with this FSG before it provides services to you under its licence.

About Maritime Financial Services

Maritime Financial Services Pty Limited (MFS), ABN 16 105 319 202, is a wholly owned subsidiary of the Trustee. MFS 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.

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.

Throughout this document, references to 'we', 'us' or 'our' are references to MFS.

Who is responsible for the financial services?

MFS is the licensee responsible for the financial services provided to you under this FSG. MFS' Member Services staff and the financial planning team are all employees of MFS. The financial advisers identified in this FSG are also Authorised Representatives of Guideway Financial Services Pty Ltd AFSL 420367. Guideway and MFS have consented to the advisers being an Authorised Representative of the other party.

Our Authorised Representatives are:

Matthew Geraghty - authorised representative number 000442740
James Stewart - authorised representative number 000442739
Craig Austen - authorised representative number 001001984
Andrew Arnold - authorised representative number 000462907
David Zaloudek - authorised representative number 001004100
Jonathan Harkness - authorised representative number 001001824

What financial services do we provide?

Our staff are authorised to advise on, and deal in, products that are offered by Maritime Super.

MFS financial planners are authorised to provide general advice on:

- superannuation
- life insurance – death and disability insurance;
- pension accounts,

covering a range of strategies:

- superannuation
- retirement planning
- redundancy;
- Centrelink.

Where an MFS financial planner is unable to advise you under this FSG, they will either refer you to a licensed financial adviser who is authorised to provide the advice, or will provide this advice to you under Guideway's AFS Licence. If you do not receive an SOA from Guideway, any financial service you receive for our adviser is provided under the MFS AFS Licence.

If they provide financial services to you under a different licence, you will receive a separate FSG. These services will not be provided on behalf of MFS and we do not assume any responsibility or liability for this advice.

General advice

Our financial planners and Member Services staff are authorised to provide you factual information on superannuation and general financial product advice ('general advice'). This means they can only discuss the Fund, including the Fund's product range, retirement options, insurance options and other superannuation related matters, and superannuation in general, but they cannot discuss or take into account your individual objectives, financial situation or needs when providing that advice. 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.

Personal advice

Personal advice takes into account your individual objectives, financial situation and needs. MFS does not provide personal financial advice and we recommend that you seek individual advice before making any decisions concerning your superannuation.

Dealing services

MFS is authorised under its AFSL to deal in superannuation products. MFS deals only in products offered by Maritime Super.

Other documents you may receive

Statement of Advice (SoA) – this is a record of the personal advice you receive as well as the information that advice was based on. Advice provided to you in an SOA is provided by Guideway under the terms of the Guideway's licence.

Product Disclosure Statement (PDS) – a Product Disclosure Statement sets out the features, advantages, risks, fees and costs associated with each product, and is available for all of the Maritime Super products open to new members. You may receive a PDS when the Trustee issues you with a Maritime Super product or offers to issue a Maritime Super product to you. New employers and members of Maritime Super, and members who are changing membership categories within the Fund, are provided with a copy of the relevant PDS.

Using our services

MFS operates a Member Services team available on 1800 757 607. Call us between 8.30am and 5.30pm (AEST) to gain direct access to the services we offer. Alternatively, you can write to us at the address detailed on this page or email us at info@maritimesuper.com.au.

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

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 and the Fund.

Our fees and charges

Service fees for general advice and first consultation with our financial planners

You do not pay any direct fees or charges associated with obtaining general advice from MFS.

The cost of MFS providing these services is included as part of the management costs set out in the relevant Maritime Super PDS, and recouped by MFS from the Trustee. The amount of actual costs recouped by MFS for providing these services varies from time to time. You may request details of the costs reimbursed to MFS by the Trustee, but any request must be made within seven days after you are given this FSG.

Personal advice services

MFS does not provide personal financial advice. Personal financial advice services can be accessed through our financial planners under a separate license.

How our employees are paid for providing financial services

Our Member Services team and financial planners are salaried employees of MFS. No commission, bonuses or other benefits are paid to any MFS employees in relation to any financial product advice or other financial services provided under this FSG. No directors or responsible officers of MFS or the Trustee (or any of their associates or service providers) receive any bonus, commission or other benefits for any financial product advice or other financial services that may be provided to you under this FSG. In addition, no remuneration, commission or other benefits are paid to anyone for referring you to MFS.

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

We are a wholly-owned subsidiary of the Trustee, which is the issuer of Maritime Super products. We only provide general financial product advice and dealing services in relation to Maritime Super products and we are remunerated by the Trustee out of the assets of Maritime Super for providing some of these services, as explained in this FSG.

Apart from this relationship, neither MFS nor the Trustee has any other associations or relationships that could reasonably be capable of influencing the advice or other financial services we provide to you.

Privacy considerations

MFS is committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of the Privacy Policy is available from our website.

Professional indemnity insurance

MFS has professional indemnity insurance which satisfies the requirements for compensation arrangements under s912B of the *Corporations Act*. It covers claims in respect of financial services provided by MFS under this FSG, including rulings made under our external dispute resolution scheme and claims made as a result of any breach by MFS of its relevant obligations under the *Corporations Act*.

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
Email: info@maritimesuper.com.au
Website: www.maritimesuper.com.au

Generally, we require your instructions to our financial planners to be in writing or by electronic means.

If you have a complaint

MFS has an internal enquiries and complaints policy in place. If there is some aspect of the MFS financial service that you are not satisfied with, you are entitled to make an enquiry or lodge a complaint.

We hope you don't have any complaints but if you do, please contact us. A phone call to one of our Member Services staff is usually enough to sort out most matters. Clearly state the problem and how you would like it resolved. Your call may be recorded so there will be a record of the conversation for future reference.

If you feel we did not resolve your concerns over the phone or you are not satisfied with our response, please set out details of the problem in a letter (or a fax or email) and send it to the Complaints Officer at:

Maritime Super
Locked Bag 2001
QVB Post Office NSW 1230

The Complaints Officer will ensure that your complaint is dealt with fairly and promptly. You can expect to receive an acknowledgement of your complaint within a week and a decision within 45 days.

What if I'm not satisfied?

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA at:

AFCA
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au