



# Financial Services Guide

**Motor Trades Association of Australia  
Superannuation Fund Pty. Limited**

ABN 14 008 650 628, AFSL 238 718



# Financial Services Guide

1 February 2019

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**mtaasuper.com.au**  
**1300 362 415**

The purpose of this Financial Services Guide is to provide information about the financial services offered by Motor Trades Association of Australia Superannuation Fund Pty. Limited and its representatives. The guide is designed to assist you in deciding whether to use our services and contains information about our services, your rights as a client, including our complaints system, and how the company and our representatives are remunerated. If you need more information or clarification of any matter raised in this document, please ask us.

If advice provided to you relates to the acquisition of a particular financial product you should obtain and read the Product Disclosure Statement (PDS) relating to that product before making any decision to acquire it. The PDS for the MTAA Superannuation Fund (MTAA Super) sets out the main features of MTAA Super, including the costs and risks associated with investing in MTAA Super. The MTAA Super PDS will generally be provided to you before you join MTAA Super.

## Things you should know before you seek advice

Motor Trades Association of Australia Superannuation Fund Pty. Limited and its representatives provide the financial services listed in this guide.

### **Who will be responsible for the financial services provided to me?**

Motor Trades Association of Australia Superannuation Fund Pty. Limited will be responsible for the advice provided to you, including advice provided to you by its representatives. Motor Trades Association of Australia Superannuation Fund Pty. Limited is the trustee company that manages and controls MTAA Super. Motor Trades Association of Australia Superannuation Fund Pty. Limited holds an Australian Financial Services Licence under the *Corporations Act 2001* (AFSL 238 718).

### **What financial services can be provided?**

Motor Trades Association of Australia Superannuation Fund Pty. Limited is authorised by its AFSL to provide financial product advice on

superannuation and basic deposit products and to issue, apply for, acquire, vary or dispose of superannuation products. The representatives who act on behalf of Motor Trades Association of Australia Superannuation Fund Pty. Limited are authorised to provide general financial product advice about superannuation and basic deposit products. The specific financial services and products provided by Motor Trades Association of Australia Superannuation Fund Pty. Limited and its representatives are set out below.

## **Motor Trades Association of Australia Superannuation Fund Pty. Limited and representatives**

Provide general financial product advice about:

- MTAA Super (including the MTAA Super Pensions)
- AUSfund (Australia's Unclaimed Super Fund)
- Members Equity Bank Limited.

### How will I pay for the service?

The cost of providing general financial product advice is included in the fees charged for membership of MTAA Super. Neither Motor Trades Association of Australia Superannuation Fund Pty. Limited nor its representatives charge any additional fees or receive or obtain any commissions for the advice provided. The MTAA Super PDS provides details of the fees charged for membership of the Fund.

### How are representatives paid?

The representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited are employees of a company that is wholly owned by Motor Trades Association of Australia Superannuation Fund Pty. Limited as trustee of MTAA Super. The representatives are paid a salary. None of the representatives (or their employer) receives commissions, fees or bonuses for the services provided to you.

### Are there any relationships or associations that might influence MTAA Super in providing to me the financial services?

Motor Trades Association of Australia Superannuation Fund Pty. Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited may be members of MTAA Super. Other than these, there are no relationships or associations that might reasonably be expected to influence the provision of these financial services.

### Will anyone be paid for referring me to you?

No. We do not pay remuneration, commission or other benefits to anyone for referring you to us.

### What indemnity insurance is in place?

Motor Trades Association of Australia Superannuation Fund Pty. Limited has a Trustee's Liability Insurance policy that includes cover for claims arising out of the provision of professional services to third parties (professional indemnity) that satisfy Section 912B of the Corporations Act. This policy covers professional indemnity claims in relation to current and former representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited in respect of services provided to third parties on its behalf.

### When you receive advice

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

The advice that is provided to you is of a general nature. It does not take into account your particular financial needs, circumstances or objectives. If you require referral to a licensed financial planner, call MTAA Super on **1300 362 415**.

#### **If you have a complaint**

MTAA Super is committed to handling complaints promptly, fairly and in the strictest confidence. We care about our members. Complaints are taken seriously and dealt with as soon as practicable.

If you have a complaint, call us on **1300 362 415** or write to:

**The Complaints Officer**  
MTAA Super  
Locked Bag 5134  
Parramatta NSW 2124  
**contact@mtaasuper.com.au**

The Complaints Officer will investigate your complaint and provide you with a written response.

### **Australian Financial Complaints Authority (AFCA)**

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.

Website: **www.afca.org.au**  
Email: **info@afca.org.au**  
Telephone: **1800 931 678** (free call)

In writing to:

**Australian Financial Complaints Authority**  
GPO Box 3  
Melbourne VIC 3001

#### **Our contact details**

Motor Trades Association of Australia Superannuation Fund Pty. Limited  
PO Box 6273  
Kingston ACT 2604  
Telephone **02 6273 4333**

#### **Important information**

This Financial Services Guide dated 1 February 2019 was prepared by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718), Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913 USI MTA0100AU). Motor Trades Association of Australia Superannuation Fund Pty. Limited has authorised the distribution of this Financial Services Guide by its representatives.

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Trustee: Motor Trades Association of  
Australia Superannuation Fund Pty. Limited  
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