



# Financial Services Guide

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

ABN 14 008 650 628, AFSL 238 718

1 July 2019



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This Financial Services Guide 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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**mtaasuper.com.au**  
**1300 362 415**

## About this guide

The purpose of this Financial Services Guide (FSG) is to provide you with important information about the financial services offered by Motor Trades Association of Australia Superannuation Fund Pty Ltd (the **Trustee**) and its representatives. The FSG is designed to assist you in deciding whether to use our services and contains information about our services, your rights as a client, our complaints system and how we and our representatives are paid.

If you need more information or help understanding anything in this FSG, please ask us.

## Who is the Trustee?

Motor Trades Association of Australia Superannuation Fund Pty Ltd ABN 14 008 650 628 is the corporate trustee of the MTAA Superannuation Fund (ABN 74 559 365 913) (**MTAA Super**) and holds an Australian Financial Services Licence (AFSL 238718). The Trustee is responsible for the management and operation of MTAA Super.

## Product Disclosure Statement

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 about the product.

Our PDS 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

### What financial services can you provide?

The Trustee is authorised under its Australian Financial Services Licence (**AFSL**) to issue, apply for, acquire, vary or dispose of superannuation products (membership of MTAA Super) and to provide financial product advice on superannuation and basic deposit products.

Our representatives are authorised to provide general financial product advice about the following superannuation and basic deposit products:

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

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

The Trustee will be responsible for the financial services it provides to you, including any general financial product advice provided by our representatives.

### 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. The MTAA Super PDS provides details of the fees charged for membership of the Fund.

Neither the Trustee nor its representatives charge any additional fees or receive any commissions for the general advice provided.

### How are your representatives paid?

Our representatives are employees of a company which is wholly owned by the Trustee and are paid a salary as employees. None of our representatives (or their employer) receives commissions, fees or bonuses for the services provided to you.

### **Are there any relationships or associations that might influence the advice I receive?**

The Trustee is a part owner of Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

Our representatives may be members of MTAA Super.

Other than these, there are no relationships or associations that could reasonably be expected to influence how we provide our financial services to you.

### **Do you pay for referrals?**

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

### **What insurance cover do you have?**

The Trustee has professional indemnity insurance which covers the conduct of its representatives, including those who no longer work for the Trustee but who did at the time of the relevant conduct.

This insurance cover satisfies the requirements of section 912B of the *Corporations Act 2001*.

## When you receive advice

### **Will you give me advice that is suitable to my personal objectives, needs and financial circumstances?**

No. The Trustee and its representatives provide general advice which does not take account of your particular financial needs or objectives. You should consider the appropriateness of any such advice in light of your personal circumstances.

If you require advice beyond the scope of general advice, we can refer you to other advice services available to MTAA Super members.

### **What should I do if I have a complaint?**

We care about our members and are committed to handling complaints promptly, fairly and in the strictest confidence.

If you have a complaint:

Call: **1300 362 415**

Email: **contact@mtaasuper.com.au**

Or write to:

**The Complaints Officer**  
MTAA Super  
Locked Bag 5134  
Parramatta NSW 2124

We will investigate your complaint and provide you with a written response within 90 days.

If your complaint has not been resolved to your satisfaction, or your complaint has not been resolved within 90 days, then you may take your complaint to the Australian Financial Complaints Authority.

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

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers.

Contact AFCA as follows:

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

### **MTAA Super**

PO Box 6273

Kingston ACT 2604

Telephone: **02 6273 4333**

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