

Financial Services Guide

Suncorp Everyday Super

Prepared: 22 March 2017

Suncorp-Metway Limited

ABN 66 010 831 722 AFSL 229882



Important Information about this document

What is an FSG?

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means Suncorp-Metway Limited ABN 66 010 831 722 AFSL 229882 (Suncorp Bank). This FSG has been prepared by us.

The purpose of this FSG is to tell you about us and to inform you of the financial services we provide in relation to a superannuation product, Suncorp Everyday Super. It is designed to help you as a retail customer decide whether to use these services and to ensure that Suncorp Bank complies with its obligations as a financial services licensee.

The FSG contains information about:

- Who we are
- The financial services we provide and products we are authorised to provide you
- Suncorp Bank representatives
- Our association and relationships with Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905, RSE Licence No L0002059 (Trustee), the issuer of Suncorp Everyday Super, and Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880
- How you can give us instructions
- Disclosure documents
- How Suncorp Bank and its associates are remunerated
- Compensation arrangements we have in place
- Our internal and external dispute resolution processes for dealing with complaints and how you can access them
- How you can contact us

You will also receive the Suncorp Everyday Super Product Disclosure Statement (PDS) and associated documents where we arrange or offer to arrange the issue of Suncorp Everyday Super for you. The Suncorp Everyday Super PDS contains important information about the product and will assist you in making an informed decision. The Suncorp Everyday Super PDS has information about the features, associated fees and costs, significant benefits or risks such as investment risk and has information on privacy and complaints handling.

If you have any questions about us or about this FSG, please contact us. Our contact details are set out at the end of this FSG. Any changes to these details can be found at www.suncorp.com.au

Who are we?

Services described in this FSG are provided by Suncorp Bank. Suncorp Bank is a licenced entity under the Corporations Act and holds an Australian Financial Services License (AFSL) 229882. Suncorp Bank is a member of the Suncorp Group. Suncorp Group means Suncorp Group Limited ABN 66 145 290 124 and each of its related bodies corporate. The Suncorp Group provides a diverse range of financial products and services including banking, insurance, wealth management, superannuation and financial planning.

Suncorp Bank does not guarantee and is not responsible or liable for the products, services, obligations or liabilities of other companies in the Suncorp Group.

The financial services and products we are authorised to provide you

In relation to Suncorp Everyday Super, the financial services Suncorp Bank is authorised and responsible under its AFSL to provide you with general financial product advice and arranging the issue of superannuation products. If you elect to purchase a financial product in relation to which Suncorp Bank has provided a financial service under this FSG, you will be transacting with the Trustee and not Suncorp Bank.

Suncorp Bank is authorised to:

- Provide financial product advice in relation to general insurance products, basic and non basic deposit products and non-cash payment product.
- Provide general financial product advice in relation to superannuation products
- Deal in basic and non basic deposit products and non-cash payment product.
- Arrange to deal in superannuation products

Suncorp Bank Representatives

Suncorp Bank representatives are only authorised to provide general scripted advice in relation to the Suncorp Everyday Super product. This general scripted advice does not take into account your personal objectives, financial situation and needs. These factors and the Suncorp Everyday Super PDS should be considered by you before making a decision in relation to Suncorp Everyday Super.

Our association and relationships with the product Trustee and Insurer

The Trustee of Suncorp Everyday Super is Suncorp Portfolio Services Limited ABN 61 063 427 958. The Insurer for Suncorp Everyday Super is Suncorp Life & Superannuation Limited ABN 87 073 979 530. Suncorp Bank, the Trustee and Insurer are all part of the Suncorp Group.

How can you give us instructions?

Generally, you may give us instructions by telephone, in writing or in branch, (please refer to the contact details below). How you give us instructions will depend on the services we provide to you and the arrangements agreed between you and us when you acquire a financial product.

Disclosure documents

Before acquiring Suncorp Everyday Super, you should read and consider the Suncorp Everyday Super Product Disclosure Statement (PDS) (which includes information incorporated by reference). The Suncorp Everyday Super PDS contains important information about the product and will assist you in making an informed decision.

How Suncorp Bank and its associates are remunerated

Our staff members and directors are paid a salary but do not receive any commissions when providing advice in relation to or arranging the issue of Suncorp Everyday Super. Staff members may be rewarded with monetary and non-monetary incentives and benefits from time to time if they meet certain performance targets which are no additional cost to you. The incentives range from small non monetary rewards such as movie tickets and gift vouchers to more valuable benefits such as attendances at conferences.

Suncorp Bank receives payments from the Trustee and Suncorp Life & Superannuation Limited, to reimburse it for the costs and expenses incurred in relation to the provision of general financial product advice and the arranging of the issue of Suncorp Everyday Super products.

You may request particulars of these payments, but your request must be made in writing within a reasonable time after you have been given the FSG and before any financial service identified in this FSG has been provided.

Compensation Arrangements

Suncorp Bank has professional indemnity insurance arrangements in place that comply with the requirements of s912B of the Corporations Act 2001.

If you have a complaint

Problem resolution is a priority for us. If you have any problems with the financial services that we provide and wish to make a complaint, please contact us as set out below and we will do our best to resolve it for you quickly and fairly.

If you have a complaint about our services, you can contact us in any of the following ways:

- In person at any branch
- Telephone on 1800 689 762 (FREE CALL*)
- Fax on 1300 767 337 (cost of a local call)
- Email to customer.relations@suncorp.com.au
- Writing to us at: Reply Paid 1453
Suncorp Bank Customer Relations
(RE058)
GPO Box 1453
Brisbane QLD 4001

*A higher charge may apply for public telephones and mobile phones.

For information on our complaints handling process, please contact us on 13 11 75 or the details above.

Financial Ombudsman Service (FOS) Australia

If you are dissatisfied with our decision or the way we handled your complaint or dispute, you can also contact the Financial Ombudsman Service (ABN 67 131 124 448) (FOS) Australia.

FOS is an external dispute resolution scheme that provides free services to customers and is a totally independent and impartial body who will deal with your complaint directly or follow up on the matter on your behalf in accordance with its terms of reference.

You can contact FOS by:

- Phone on 1300 367 287 (for the cost of a local call*) or 03 9613 7366
- Writing to: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 8007
- Fax on 03 9613 6399
- Email to info@fos.org.au
- Visiting www.fos.org.au

*A higher charge may apply for public telephones and mobile phones.

Contact us for more information
or to change your details:



suncorpbank.com.au



Call 13 11 75



Visit your local agency or branch

