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Suncorp Brighter Super (Brighter Super) is issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 (Trustee) which 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.

Suncorp-Metway Ltd ABN 66 010 831 722 (Suncorp Bank) is not liable or responsible for, and does not guarantee or otherwise support, Brighter Super. Brighter Super accounts are not a bank deposit product. It is subject to investment risk, including possible delays in repayment or loss of income and principal invested. None of the Suncorp Group or any of its related entities stands behind or otherwise guarantees the capital value or investment performance of any investment option offered in Brighter Super unless otherwise stated.

What is an FSG?

This Financial Services Guide (FSG) is issued by Suncorp Financial Services Ltd ABN 87 073 979 530 621 (SFS) (we, us or our) to tell you about us and to inform you of the financial services we provide in relation to a superannuation product, Suncorp Brighter Super. It is designed to help you, as a retail customer, decide whether to use these services and to ensure that SFS complies with its obligations as a financial services licensee.

The FSG explains:

- Who we are
- The financial services we provide and products we are authorised to provide you
- SFS representatives
- Our association and relationships with the product trustee and insurer
- How you can give us instructions
- Disclosure documents
- How SFS and its associates are remunerated
- Our internal and external dispute resolution processes and how you can access them
- How you can contact us.

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 SFS. SFS is a holder of an Australian Financial Services License (AFSL). SFS is a member of the Suncorp Group. The Suncorp Group provides a diverse range of financial products and services including banking, insurance, wealth management, superannuation and financial planning. Except to the extent of the law, companies in the Suncorp Group do not guarantee and are 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 Brighter Super, SFS and its authorised representatives are authorised and responsible under its AFSL to:

- provide general and personal financial product advice about life, superannuation and general insurance products, and
- deal in life, superannuation and general insurance products.

When you may be referred to an SFS Representative

When you call the Brighter Super Contact Centre the representatives will be able to discuss factual information about Brighter Super. If you require personal advice in relation to Brighter Super, the Contact Centre may refer you to a representative of SFS. This advice may take into account your particular objectives, financial situation and needs.

You will receive a Statement of Advice (SOA) when you are provided with personal advice.

Our association and relationships with the product trustee and insurer

The trustee of Brighter Super is Suncorp Portfolio Services Limited ABN 61 063 427 958.

The insurer for Brighter Super is Suncorp Life & Superannuation Limited ABN 87 073 979 530. Both the trustee and insurer are part of the Suncorp Group.

How can you give us instructions?

Generally, you may give us instructions by email, telephone, in writing or other means by pre-arrangement with us. 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 Brighter Super, you should read and consider the Brighter Super Product Disclosure Statement (PDS) and associated documents.

The Brighter Super PDS contains important information about the product and will assist you in making an informed decision. The Brighter 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.

You also may receive a Statement of Advice (SOA) when provided with personal advice. An SOA is a record of personal advice you receive as well as the information the advice was based on.

How SFS and its associates are remunerated

Our staff members and directors are paid a salary but do not receive any commissions when issuing Brighter 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.

We maintain a register that outlines the material alternative forms of remuneration that we pay to some distributors of our products, or receive from providers of some of the products that are available through us. The register is publicly available and you can obtain a copy by contacting us.

Compensation arrangements

SFS has professional indemnity insurance in place that complies 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.

How to contact us, simply:

Phone	1800 689 762 (free call)
Fax	1300 767 337
Address	Reply paid Suncorp Customer Relations Unit (RE 058) GPO Box 1453 Brisbane QLD 4001
Email	customer.relations@suncorp.com.au
Face to face	At any Suncorp Branch

If you are still not satisfied, you can refer your complaint to:

Superannuation Complaints Tribunal (SCT)

The SCT deals with complaints about superannuation funds, pooled superannuation trusts, annuities, deferred annuities and pensions.

Address	Locked Bag 3060 GPO Melbourne VIC 3001
Telephone	1300 884 114
Fax	(03) 8635 5588
Email	info@sct.gov.au
Internet	www.sct.gov.au

Financial Ombudsman Service Australia (FOS)

FOS deals with complaints about responsible entities of managed investment schemes, licensees who give retail investment advice and life insurance.

Address	GPO Box 3 Melbourne VIC 3001
Telephone	1800 367 287
Fax	(03) 9613 6399
Email	info@fos.org.au
Internet	www.fos.org.au

How to contact SFS

Phone	13 11 55
Address	GPO Box 1453 Brisbane QLD 4001
Email	direct@suncorp.com.au
Web	www.suncorp.com.au
Face to face	At any Suncorp Branch