

Financial Services Guide

Date prepared: 31 March 2022

SPSL Limited ABN 61 063 427 958,
AFSL 237905



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 SPSL Limited ABN 61 063 427 958 AFSL 237905 (SPSL). 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 our superannuation products. The FSG is designed to help you, as a retail customer, decide whether to use these services.

The FSG contains information about:

- Who we are.
- The financial services we are authorised to provide you.
- Our representatives.
- How you can give us instructions.
- Disclosure documents.
- How SPSL (and our representatives) are remunerated.
- Compensation arrangements we have in place.
- Our Privacy Policy.
- Our internal and external dispute resolution processes for dealing with complaints and how you can access them.
- How you can contact us.

If you invest in one of our products, you will also receive a Product Disclosure Statement (PDS). The PDS contains important information about the product and will assist you in making an informed decision. This includes information about the features, associated fees and costs, significant benefits and risks, 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 suncorp.com.au/super

Who are we?

Financial services described in this FSG are provided by us. We hold an Australian Financial Services Licence (AFSL) – AFSL 237905. We are wholly owned by LGIASuper Trustee ABN 94 085 088 484 AFS Licence No. 230511 as trustee for LGIASuper (LGIASuper) and are not part of the Suncorp Group. We use the Suncorp brand under licence. The obligations of the Trustee aren't guaranteed by any company within the Suncorp Group or the LGIASuper Group.

The financial services we are authorised to provide you

We are authorised under our AFSL to:

- Provide general financial product advice in relation to superannuation products, life insurance products and non-cash payment products
- Issue, apply for, acquire, vary or dispose of superannuation and non-cash payment products
- Apply for, acquire, vary or dispose of life insurance products, basic and non basic deposit products and non-cash payment products, on behalf of another person.
- Provide a superannuation trustee service to retail and wholesale clients.

Our representatives

Our representatives are only authorised to provide general scripted advice in relation to our superannuation products. This general scripted advice does not take into account your personal objectives, financial situation and needs.

These factors and the relevant PDS should be considered by you before making a decision to acquire the superannuation product.

How you can give us instructions

Generally, you may give us instructions by telephone, in writing or by email (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 making a decision on whether to acquire our superannuation products, you should read and consider the relevant PDS (which includes information incorporated by reference). The PDS contains important information about the product and will assist you in making an informed decision.

How SPSL and its representatives are remunerated

If you invest in one of our products, we receive remuneration from the fees and costs you pay. The fees and costs you pay are set out in the PDS for the product.

Our representatives are paid a salary and do not receive any commissions or fees when providing advice in relation to, or arranging the issue of, our superannuation products. They may receive an annual performance-related bonus that takes into account the financial services provided, which may include sales and call targets. At the time this FSG is provided to you, it is not possible to determine whether our representatives will qualify for a bonus or the amount of that bonus.

Compensation arrangements

We have professional indemnity insurance arrangements in place that comply with the requirements of s912B of the Corporations Act 2001 for compensation arrangements.

Our privacy policy

Your privacy is important to us.

Our privacy policy contains important information about how your personal information is collected, used and disclosed, as well as how to make a complaint about an alleged breach of your privacy and how we'll deal with your complaint. You can view our privacy policy at suncorp.com.au/super/privacy. A paper copy of our privacy policy can be provided free of charge on request.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or with a decision we have made, let us know so that we can help. Give us a call on 13 11 55. Complaints can sometimes be resolved on the spot and usually within 5 business days.

Review by our Customer Relations team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 13 11 55

By email: complaints@lgiasuper.com.au

By fax: 1300 369 954

In writing: GPO Box 1576
SYDNEY NSW 2001

Our Customer Relations team will contact you if they require additional information or when they have reached a decision. When responding to your complaint you will be informed of the progress of, and the timeframe for, responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

By visiting: www.afca.org.au

How to contact us



Call
13 11 55



Online
suncorp.com.au/super



Email
super@spsl.com.au



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