

Financial Services Guide

Mercy Super Pty Ltd

The purpose of this Financial Services Guide (FSG) is to:

- explain who we are, how we can be contacted, what financial services we can provide, details of any potential conflicts of interest, privacy, remuneration and details of our internal and external dispute resolution procedures;
- provide you with information to enable you to decide whether to use the financial services we offer.

Before making any decisions to acquire a Fund product, you should read the applicable Product Disclosure Statement (available from mercysuper.com.au or the Fund office) and/or obtain professional financial advice.

The Product Disclosure Statement contains information about the benefits including fees and any associated risks.

Who are we?

The Trustee of Mercy Super (ABN 11 789 425 178) is Mercy Super Pty Ltd (ABN 98 056 047 324, AFSL 418976). The Trustee is responsible for the operation of Mercy Super, and the benefits offered by the Fund, as outlined in this FSG. In this document, Mercy Super Pty Ltd is also referred to as 'Trustee' or 'us'. Mercy Super is also referred to as 'Fund'.

Who will be responsible for the advice provided to you?

The Trustee, under Australian Financial Services Licence 418976, is responsible for the general financial product advice provided to you. This advice is limited to superannuation and may be provided in person, by phone, email or in writing or at a workplace seminar or presentation. The advice will be provided by an Authorised Representative of the Trustee.

Compensating members for loss or damage

In accordance with the requirements of Section 912B of the Corporations Act 2001, the Trustee has in place adequate Trustee Indemnity insurance to compensate members for loss or damages due to breaches of relevant legislative requirements. These arrangements satisfy the compensation requirements of section 912B of the Corporations Act 2001.

What advice are we authorised to provide to you?

The Trustee is authorised to provide you with general financial product advice in relation to superannuation and in doing so does not take into account your individual financial situation, objectives or needs.

Before acting on any advice you receive, you should consider the appropriateness of the advice, having regard for your own financial situation.

You should consider the information contained in this FSG before making any decision to acquire the product.

How do you pay for the service?

Any general advice provided by Mercy Super is included within the administration fees charged to members.

How are we remunerated for our services?

Mercy Super is a 'profit for members' corporate fund. The representatives of Mercy Super Pty Ltd are paid a salary and do not receive any commissions, fees or bonuses for providing advice. The Directors of Mercy Super Pty Ltd receive an annual fee for attending meetings and attending to Fund related matters between meetings.

Privacy

Mercy Super may pass your personal information to a range of parties, including:

- insurers and doctors (in the case of a disablement claim);
- Australian Financial Complaints Authority (in the event that you complain about the Fund);
- other funds (in relation to rollovers and locating your benefits in other Funds);
- financial advisers, if you are referred for personal financial advice; and
- the Australian Taxation Office for the purposes of finding your lost superannuation in other funds.

Mercy Super may also provide you with information about benefits provided by third parties, such as home loans or other products and services which are available to you as a member. Mercy Super will not pass your personal information to any organisation for the purposes of direct mailing or marketing. A copy of Mercy Super's Privacy Policy can be obtained from mercysuper.com.au or by contacting the Fund office.

Do any relationships exist which might influence the financial services we provide?

The Trustee has no relationship with any appointed service providers or product issuers that could be expected to influence the advice provided. It monitors the performance of each service provider on an ongoing basis. The Directors of the Trustee are members of Mercy Super. The Directors have in place comprehensive governance procedures, and any conflicts of interest are disclosed and recorded in the Register of relevant duties and relevant interests.

How can I provide instructions?

You can provide instructions to the Trustee in a variety of ways. You can generally communicate with us in person, by phone, email or in writing. However, for your protection, some instructions must be provided in writing. Contact details can be found at the end of this document.

Enquiries and complaints

The Trustee works hard to ensure that all Mercy Super members are treated in a fair and professional manner. However, we recognise there will be occasions when members have questions and in some cases complaints about the Fund.

The Trustee seeks to resolve complaints through the Fund's internal complaints system.

By law it is required that a set of identified steps are followed by the Trustee when dealing with enquiries and complaints.

Complaints should be directed to:

Chief Executive Officer
Mercy Super
PO Box 8334
Woolloongabba QLD 4102

Phone: **1300 368 891 / 07 3163 8880**

Email: information@mercysuper.com.au

What happens if you are dissatisfied with our service?

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly. If you are unhappy with any aspect of the advice or service you receive or any other aspects of our service, please let us know by phone on 07 3163 8880 or 1300 368 891, by email, in writing, or in person at our office, Ground Floor, Potter Building, Mater South Brisbane Campus, Woolloongabba QLD 4102.

Alternatively, at any time you may lodge a written complaint with the Australia Financial Complaints Authority (AFCA) at:

GPO Box 3, Melbourne VIC 3001

Tel: 1300 565 562 Fax: 03 9613 6399

Email: info@afca.org.au Website: www.afca.org.au

This Financial Services Guide was prepared 1 November 2019.

Please note: The Trustee does not guarantee the investment performance or return of capital invested in the Fund. Past performance is not a reliable indication of future performance.

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We provide our members
with the kind of service they
expect from a Fund
built on care.
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Contact us

IN PERSON	Potter Building, Ground Floor, Mater South Brisbane Campus, Annerley Road, South Brisbane QLD
MAIL	PO Box 8334, Woolloongabba QLD 4102
PHONE	1300 368 891 or 07 3163 8880
FAX	07 3163 2421
EMAIL	information@mercysuper.com.au
WEB	mercysuper.com.au