



ANZ AUSTRALIAN STAFF SUPERANNUATION SCHEME

# FINANCIAL SERVICES GUIDE

10 NOVEMBER 2021

ANZ STAFF SUPERANNUATION (AUSTRALIA) PTY LIMITED  
ABN 92 006 680 664  
AFSL 238268 RSEL L0000543



ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme (the 'Scheme'), holds an Australian Financial Services Licence to provide general financial product advice about superannuation and deal in superannuation products. Providing general advice about superannuation and dealing in superannuation products are financial services in terms of the relevant law.

This Financial Services Guide contains important information about ANZ Staff Superannuation (Australia) Pty Limited (the 'Trustee'). It also contains important information about the Trustee's 'representatives', who are employees of the Scheme Administrator, Mercer Outsourcing (Australia) Pty Ltd ABN 83 068 912 AFSL 411980.

This Financial Services Guide is designed to help you decide whether to use the financial services offered by the Trustee and its representatives.

It briefly explains:

- the role of the Trustee and its representatives;
- the general advice about superannuation the Trustee and its representatives provide to members;
- the remuneration which may be paid to the Trustee, its representatives and other relevant parties in relation to this service;
- how any complaint you may have against the Trustee or one of its representatives is dealt with;
- how to access more information about the Scheme; and
- how to contact us.

If you are joining a membership section or you've asked for information about one of the membership sections of the Scheme, you will also receive a 'Product Disclosure Statement' under the relevant law. This booklet provides important information about the features of the membership section including the investment and insurance options, related terms and conditions, the fees and charges, tax, preservation and other superannuation matters.

## WHAT IS THE ROLE OF THE TRUSTEE AND ITS REPRESENTATIVES?

The Scheme is the superannuation fund for current full-time and part-time employees of Australia and New Zealand Banking Group Limited ('ANZ') and associated companies in Australia, former employees who have chosen to retain their benefits in the Scheme, spouses of these members, and former employee, spouse and retained members who have opted to take their benefit in the form of an account based pension from the Scheme.

The Trustee is ultimately responsible for managing the Scheme in the interests of members. The Trustee is required to operate and manage the Scheme in accordance with its Trust Deed and Rules and relevant law. The Trustee does not act for any other entity when providing advice to you.

Some aspects of the operations of the Scheme are outsourced to specialist professional organisations. In particular, the Trustee has delegated certain administration and member services to the Scheme Administrator, Mercer Outsourcing (Australia) Pty Ltd.

Mercer Outsourcing (Australia) Pty Ltd provides administration and member services on behalf of the Trustee, including providing the Scheme's contact centre for members and maintaining the Scheme's website. The Trustee pays the Scheme Administrator a fee for providing these services. This fee is not conditional on you using these services or acting on the information or any advice provided through these services.

When you contact ANZ Staff Super by phone or email or visit the Scheme's website [www.anzstaffsuper.com](http://www.anzstaffsuper.com), you will be dealing with the Scheme Administrator. As the Scheme Administrator's staff will also be representative of Mercer Outsourcing (Australia) Pty Ltd, if required by legislation, the Scheme Administrator would also provide its Financial Services Guide to you. While a range of services are outlined in its Financial Services Guide, it is only relevant in the context of the call centre and website services it provides on behalf of the Trustee.

The Trustee has entered into an agreement with Mercer Financial Advice (Australia) Pty Ltd under which its financial planners provide general or limited personal advice about options available within the Scheme over the phone. These services are provided under Mercer Financial Advice (Australia) Pty Ltd's AFSL 411766. The advice is not endorsed by the Trustee or provided under its AFSL.

## WHAT GENERAL ADVICE ABOUT SUPERANNUATION DO THE TRUSTEE AND ITS REPRESENTATIVES OFFER TO MEMBERS?

The Trustee holds an Australian Financial Services Licence granted by the Australian Securities and Investments Commission ('ASIC'). This licence authorises the Trustee and its representatives to provide general financial product advice about superannuation. The Trustee and the representatives will only provide this advice to members and beneficiaries of the Scheme.

General financial product advice about superannuation may be included in Scheme communication material (such as its booklets, reports, newsletters and presentations) and the Scheme website [www.anzstaffsuper.com](http://www.anzstaffsuper.com), or be provided when you contact ANZ Staff Super by phone or email.

The type of general advice you may receive includes advice about member investment choice, insurance options, saving for your retirement, 'salary sacrifice' contributions, spouse accounts, retained benefits, account based pensions and other superannuation topics which may be of interest to you.

Neither the Trustee nor its representatives are authorised to provide personal financial advice to members. You should be aware that any financial advice provided by the Trustee or its representatives will not take into account your personal circumstances such as your objectives, financial situation or needs. Therefore, before acting on any advice, you should assess whether the advice is appropriate in light of your personal circumstances and/or contact an independent, licensed financial planner.

### HOW ARE THE TRUSTEE, THE REPRESENTATIVES AND OTHER RELEVANT PARTIES PAID FOR PROVIDING THIS GENERAL ADVICE?

The Trustee is not remunerated for providing general financial advice about superannuation to you. Non-executive directors of the Trustee are paid a fixed annual fee for their role and an additional payment based on the number of additional Committee meetings they participate in. The representatives are paid a fixed annual salary as employees of Mercer Outsourcing (Australia) Pty Ltd. Mercer Outsourcing (Australia) Pty Ltd is paid a fixed monthly fee and a variable monthly fee broadly based on the number of Scheme members for providing certain administration and member services to the Scheme.

No entity or person receives any remuneration, commissions or other benefits for referring you to the Trustee or the Scheme.

### DO THE TRUSTEE OR THE REPRESENTATIVES HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH OTHER FINANCIAL SERVICE PROVIDERS WHICH WOULD INFLUENCE ITS PROVISION OF GENERAL ADVICE ABOUT SUPERANNUATION?

The Trustee itself is the product issuer in relation to membership of the Scheme. The Trustee and the representatives are not subject to influence by any related company or any other product issuer in relation to the general advice they provide about superannuation to Scheme members.

### HOW DO YOU MAKE A COMPLAINT AND HOW WILL IT BE DEALT WITH?

If you feel you have a complaint about the advice you've received, you should contact ANZ Staff Super (toll free) on **1800 000 086** or by email at [anzstaffsuper@superfacts.com](mailto:anzstaffsuper@superfacts.com) in the first instance. Formal complaints can be made in writing and lodged by post or email at the contact address set out below.

The Inquiries and Complaints Officer will endeavour to resolve your complaint fairly and promptly (within a maximum of 45 days). If you're not satisfied with the response and you'd like to take the matter further, you can contact the Australian Financial Complaints Authority (AFCA):

Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 931 678 (toll free)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

AFCA is an independent complaints resolution service for financial services consumers. Consumers can access AFCA free of charge.

The Trustee has indemnity insurance in place that satisfies the relevant Corporations Act requirements and covers the financial services outlined in this Financial Services Guide where provided by the Trustee and its representatives. Authorised acts are covered even where the representative has subsequently ceased to act on behalf of the Trustee.

### HOW CAN YOU OBTAIN MORE INFORMATION ABOUT THE SCHEME?

There are a number of ways you can obtain more information about the Scheme.

You can visit the Scheme's website [www.anzstaffsuper.com](http://www.anzstaffsuper.com). Our website provides you with ready access to information about your benefits, investment choices and insurance options, as well as electronic copies of the Scheme's annual reports, newsletters, Product Disclosure Statements, brochures and other publications.

You can also call ANZ Staff Super (toll free) on **1800 000 086** or by email at [anzstaffsuper@superfacts.com](mailto:anzstaffsuper@superfacts.com).

### CONTACTING ANZ STAFF SUPER

You can contact us in the following ways:

By mail: ANZ Staff Super  
GPO Box 4303  
Melbourne VIC 3001  
By phone (toll free): **1800 000 086**  
Overseas callers: +61 3 8687 1829  
By fax: +61 3 9245 5827  
By email: [anzstaffsuper@superfacts.com](mailto:anzstaffsuper@superfacts.com)  
Internet: [www.anzstaffsuper.com](http://www.anzstaffsuper.com)

