

Financial Services Guide

26 August 2026

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme ('ANZ Staff Super' or the 'Scheme'), holds an Australian Financial Services Licence to provide general financial product advice about superannuation, provide a superannuation trustee service and deal in superannuation products to retail clients. All of these services 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 Administrator, Australian Administration Services Pty Ltd. 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 that 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 ANZ Staff Super; 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 ANZ Staff Super, 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?

ANZ Staff Super 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 ANZ Staff Super, 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 with ANZ Staff Super.

The Trustee is ultimately responsible for managing ANZ Staff Super in the interests of members. The Trustee is required to operate and manage ANZ Staff Super 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 ANZ Staff Super's operations are outsourced to specialist professional organisations. In particular, certain administration and member services have been outsourced to Australian Administration Services Pty Ltd, under an agreement with the Trustee and ANZ.

Australian Administration Services Pty Ltd provides administration and member services on behalf of the Trustee, including providing ANZ Staff Super's contact centre for members and maintaining our website. The Trustee pays the 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 our website anzstaffsuper.com, you will be dealing with the Administrator.

As part of its agreement with the Administrator, general or limited personal advice about options available within ANZ Staff Super is available to members. These services are provided by MUFG Retire360 Pty Limited (a related corporate entity of Australian Administration Services Pty Ltd) under its AFSL 258145. The advice is not endorsed by the Trustee or provided under its AFSL. Please refer to the Financial Services Guide of MUFG Retire360 Pty Ltd for more information regarding those services.

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 its representatives will only provide this advice to members and beneficiaries of ANZ Staff Super.

General financial product advice about superannuation may be included in ANZ Staff Super's communication material (such as its booklets, reports, newsletters and presentations) and on its website 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, account-based pensions and other superannuation topics which may be of interest to you.

Under ANZ Staff Super's Australian financial services licence, 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. Certain non-executive directors of the Trustee are paid a fixed annual fee for their role and an additional annual fee for each committee they chair or are a member of. The Trustee's representatives are paid an annual salary as employees of Australian Administration Services Pty Ltd. Australian Administration Services Pty Ltd is paid a fixed monthly fee and a variable monthly fee based on the number of members for providing certain administration and member services plus a fee for providing structured general advice, intra-fund or personal advice based on the number of guides or statements of advice prepared for members.

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

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?

ANZ is the principal employer sponsor of ANZ Staff Super. The Trustee is a non-controlled subsidiary of ANZ and is governed by its own Board. The Trustee does not have any employees. Under an administration services agreement between ANZ and the Trustee, ANZ employees in the Group Superannuation department oversee various Trustee functions and receive a salary for their employment. Bonuses may be paid pursuant to ANZ's remuneration policy, but these bonuses are not dependent on any financial services they may provide to ANZ Staff Super members. ANZ also provides banking services to ANZ Staff Super.

The Trustee itself is the product issuer in relation to membership of ANZ Staff Super. The Trustee and its 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 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 on 1800 000 086 or by email at enquiry@anzstaffsuper.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.

We 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

Email: info@afca.org.au

Website: 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 ANZ Staff Super?

There are a number of ways you can obtain more information about ANZ Staff Super. You can visit our website 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 our annual reports, newsletters, Product Disclosure Statements, brochures and other publications.

Contacting ANZ Staff Super

You can contact us in the following ways:

By mail: ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

By phone: 1800 000 086

From overseas: +612 8571 6789

By fax: +612 9287 0320

By email: enquiry@anzstaffsuper.com