

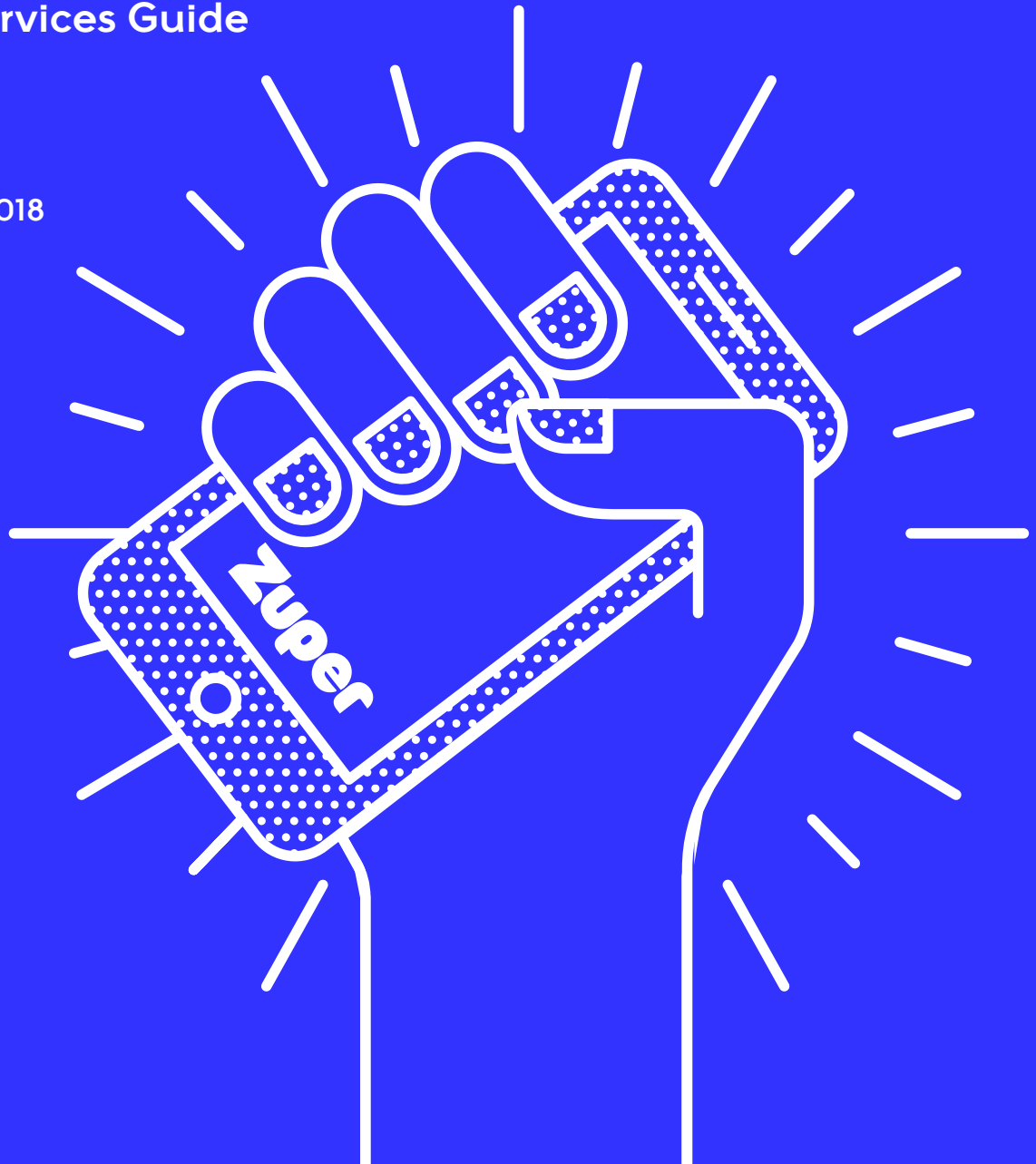
Zuper Super

ABN 13 704 288 646

Financial Services Guide (FSG)

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Zuper

Zuper Financial Pty Ltd
Authorised representative number 001258555

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About this document

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services offered by Zuper Financial Pty Ltd ABN 32 615 224 890 (Zuper) a corporate authorized representative of Instreet Investment Ltd AFSL 434776 and also to inform you about remuneration that may be paid to Zuper in relation to the services offered.

This guide will provide you with an understanding of what to expect from your interactions with us, including when or if you can expect to receive a product disclosure statement (PDS) or other documentation, how to contact us, our business relationships, details of any potential conflicts and information on our procedures for dealing with disputes and how you can access those procedures.

Zuper Financial Pty Ltd ARSN 1258555 is the promoter of Zuper Super which is a sub-fund in LESF Super, of which Diversa Trustees Limited ABN 49 006 421 638 is the trustee.

You are receiving this FSG because we are providing you with information and general advice about joining Zuper Super, or if there has been a material change since we last provided you a FSG.

Who is Zuper and how to contact us

This guide is provided by Zuper and has been authorised for issue by Instreet Investment Ltd (AFSL 434776). You may contact Zuper to find out more information using any of the following contact details:

Zuper Financial Pty Ltd:
111 Flinders St,
Surry Hills, Sydney
NSW 2010
Email: help@zuper.com.au

You may also contact Instreet Investment Ltd using the following contact details:

L11, 2 Bulletin Place,
Sydney
NSW 2000;
P: 1300 954 678
Email: info@instreet.com.au

Why you should read this document

This guide contains important information that will help you decide whether you should choose Zuper to provide you with general financial advice in relation to Zuper Super. It covers:

- The services and products we are authorised to provide you with
- How Zuper is paid for providing you with those services
- How you can lodge a complaint with us and external parties if you are unhappy about something
- The compensation arrangements which we have in place

Authorised Financial Services and Financial Products

Zuper is authorised to provide general financial product advice and deal in superannuation products to retail clients.

When providing services around the promotion of Zuper Super, we act on behalf of Instreet Investment Ltd.

Zuper does not provide any personal advice to retail clients in relation to financial products. This means that we will not take into account your objectives, financial situation or needs in relation to any advice we provide. Accordingly, a Statement of Advice will not be provided but where applicable, we will provide you a relevant disclosure document (such as a PDS) or provide you directions to obtain a copy of the same.

We will not give you personal advice in our regular updates or marketing material. We will not give you personal advice when you visit our website, receive emails or contact our office or Client Services Centre.

If you choose to provide Zuper with instructions, any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs.

Before you acquire any financial products you will need to consider all of the relevant disclosure documentation such as a PDS and complete the application form in, or accompanying, such disclosure document.

In the event that you have any doubt or uncertainty in relation to a financial product, we recommend that you should always seek independent personal advice from an experienced financial adviser licensed to provide personal advice before you decide to invest in any financial product.

If you do not obtain personal advice, you face the risk that the financial products you select will not fully take into account your objectives.

What other documents should you read?

If you consider making Zuper Super your superannuation fund, you should also read the Zuper Super Product Disclosure Statement (PDS). The PDS explains all the details about Zuper Super. The PDS is available at zupersuper.com.au/pds, or you can email us on help@zuper.com.au to obtain a copy.

How do I access Zuper super?

New and existing customers who want to open a Zuper Super account can do so by applying online through Zuper's website www.zuper.com.au.

Do you have adequate compensation arrangements?

We have adequate professional indemnity insurance in place to cover Zuper for the financial services we provide. Our compensation arrangements are in accordance with the requirements of the s.912B of the Corporations Act 2001.

How we are paid for the financial services provided

Zuper is paid a fee by Diversa Trustees to distribute and support the Zuper Super product. This fee varies but is never more than 0.60% of the members balance per annum. This fee is included in the total costs outlined in our PDS, and is not an additional fee. Unless we notify you in writing to the contrary, our remuneration will be set out in the relevant disclosure document that accompanies the application form when you make your investment.

Enquiries and Complaints

If you have any complaints about the financial service provided to you, you should take the following steps.

1. Contact Zuper and tell us about your complaint or to request a copy of our Enquiries and Complaints procedure

Phone 02 8823 2580

Email help@zuper.com.au

Website www.zuper.com.au

Mail Zuper Super
PO Box 1282, Albury NSW
2640

2. If you are not satisfied with the response from us or have not received a response within 21 days, you may refer your complaint to the Superannuation Complaints Tribunal (SCT), an independent government body. Strict time limits apply for lodging certain complaints with the SCT otherwise the SCT may not be able to deal with your complaint.

Superannuation
Complaints Tribunal Locked Bag 3060
GPO MELBOURNE VIC 3001

Tel: 1300 884 114

How do you handle my personal information?

We are committed to safeguarding the privacy of your personal information. We collect your personal information for the purposes of providing you with financial services and we will use the information to provide you with the financial products or financial services you have requested. If you would like a copy of our Privacy Policy, it is available on our website, or you may contact our office, or write or email us using the contact details above.