

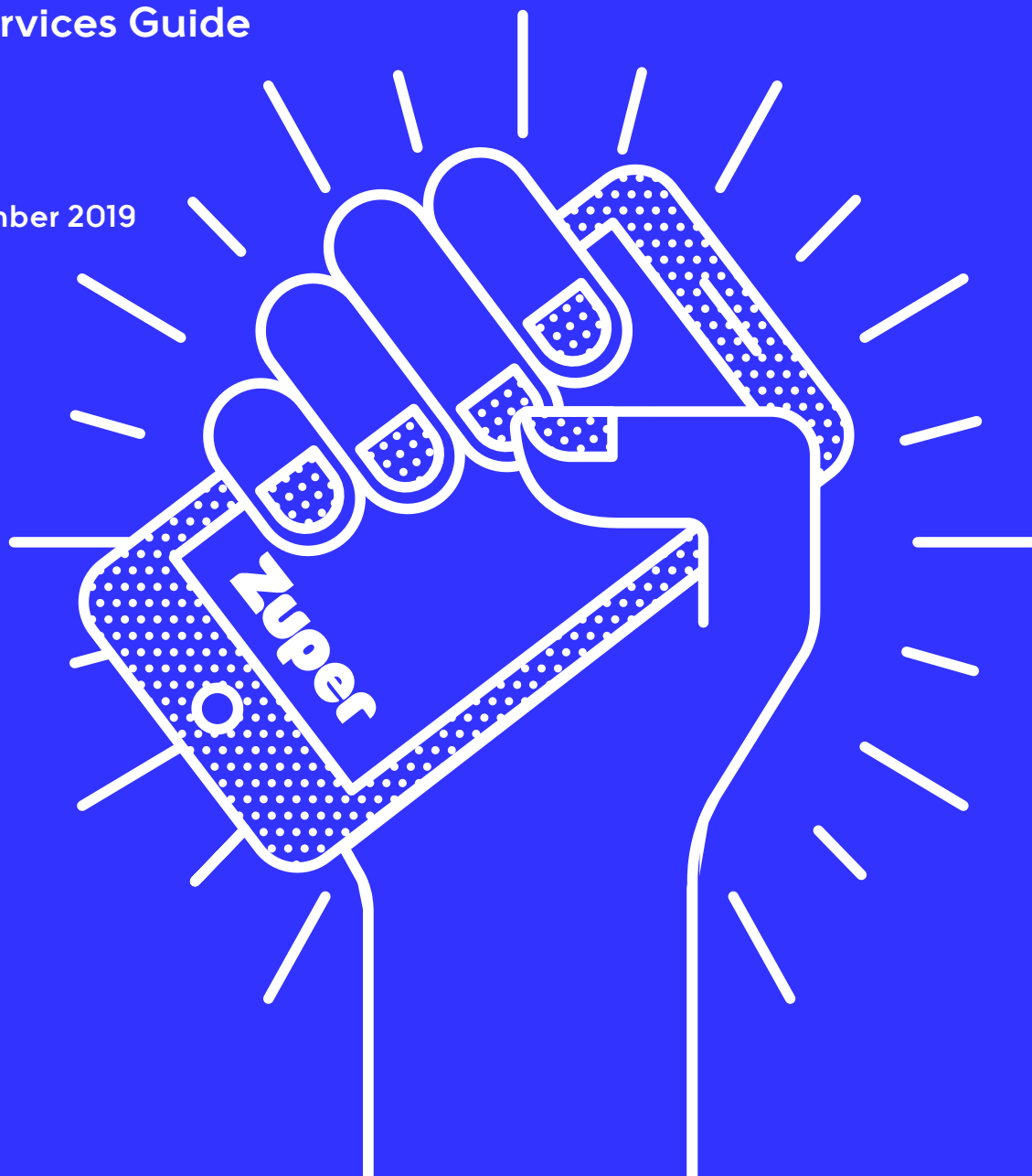
Zuper Super

ABN 13 704 288 646

Financial Services Guide (FSG)

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Issued 29 November 2019



Zuper

Zuper Financial Pty Ltd
Authorised representative number 001258555

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www.zuper.com.au

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 RevTech Media (ABN 75 150 963 474; AFSL 455982) and also to inform you about remuneration that may be paid to Zuper in relation to the services offered.

This FSG 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 is the promoter of Zuper Super which is a sub-fund in LESF Super, (ABN 13 704 288 646) of which Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153) 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 RevTech Media (ABN 75 150 963 474; AFSL 455982). You may contact Zuper to find out more information using any of the following contact details:

Zuper Financial Pty Ltd:
120b Underwood St
Paddington, Sydney
NSW 2021
Email: help@zuper.com.au

You may also contact RevTech Media Pty Ltd using the following contact details:

120b Underwood St
Paddington, Sydney
NSW 2021
P: 02 8355 5149
Email: compliance@revtech.media

Why you should read this document

This FSG 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 by RevTech Media Pty Ltd 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 RevTech Media Pty Ltd.

Zuper is not authorised to provide any personal advice to retail clients in relation to financial products. This means that we will not take into account your personal 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 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 are considering making Zuper Super your superannuation fund, you should also read the Zuper Super Product Disclosure Statement (PDS) and other relevant documents related to Zuper Super. These documents contain important information about Zuper Super, including its key features, fees, benefits and risks. They will help you to make an informed decision about Zuper Super. The PDS and other relevant documents are available at zuper.com.au/superannuation/forms/documents, or you can email us on help@zuper.com.au to request 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.

Our communications with you about our products and services are fully digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

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 funds under management per annum. This fee is included in the total costs outlined in our PDS, and is not an additional fee.

Our staff receive a salary plus superannuation, and may receive bonuses and other benefits from time to time. Staff do not receive

commissions for providing general advice to you or if you choose to open a Zuper Super account.

If you have a financial adviser and you would like them to receive a commission or advice fee paid from your Zuper Super account, the amount of this fee will be negotiated independently between you and your adviser. You should ensure that you always receive a Statement of Advice when receiving personal financial advice from a financial adviser. You may inform us at any time if you want to remove any advice fees from your Zuper Super account.

Zuper may pay a referral fee to third parties who refer individuals to Zuper Super. This is not an additional fee directly payable by you. Information about the referral fee will be disclosed by the third party recipient, as part of their communications with you.

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. You do not have a direct right to claim under this insurance.

Enquiries and Complaints

If you are dissatisfied or have a complaint about the financial service Zuper provides 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 1800 064 694

Email help@zuper.com.au

Website www.zuper.com.au

Mail Zuper Super
PO Box 1282, Albury NSW
2640

We'll acknowledge your complaint within 2 working days of its receipt and aim to resolve your complaint within 45 days. A written response will be made within the 90-day limit prescribed by superannuation legislation.

2. If you are not satisfied with the response from us or have not received a response within the legislated timeframe, you may refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent and free dispute resolution body.

Australian Financial Complaints Authority

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Post: GPO Box 3 Melbourne VIC 3001

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.