

Financial Services Guide

GUILD SUPER SERVICES PTY LTD

Guild Super Services Pty Ltd (“GSS”) (ABN 79 672 642 394) is an Authorised Representative (Authorised Representative No. 001306706) of Smart Monday Solutions Limited (“the Licensee”, “smartMonday”).

GSS is also the promoter of the following financial products through the Guild Retirement Fund: GuildSuper, GuildPension and Child Care Super (including life and disability insurance available via these products) offered through the Guild Retirement Fund to current or prospective members.

References to “our”, “we”, “us”, “me” and “I” refer to GSS.

INTRODUCTION

This Financial Services Guide (FSG) provides you with important information about the financial services that we may provide you with.

As well as giving you important information that will help you decide if you want to use any of these services, this FSG provides important information about:

- who we are and how to contact us,
- the financial services we offer to help you evaluate and make an informed decision about whether to use the services described in this FSG,
- the process we follow to provide financial services,
- the remuneration that we and relevant persons receive for the services,
- any arrangements which may influence our advice to you,
- how we protect your privacy, and
- how we handle your complaints if you are not satisfied with the services provided.

Please take the time to read this FSG and keep it safely with your other documents. If there is anything you do not understand, or have questions about, please contact us.

WE ACT FOR YOU

When we provide services to you, we act for you, on our authority issued by smartMonday.

WHO IS RESPONSIBLE FOR THE ADVICE YOU ARE GIVEN?

GSS is responsible for the advice provided to you under its Corporate Authorised Representative Agreement in place with Smart Monday Solutions Limited.

WHAT SERVICES ARE AVAILABLE FROM GSS?

We are authorised to issue, apply for, acquire, vary or dispose superannuation products to retail and wholesale clients.

We are also authorised to provide financial product advice on:

- superannuation, and
- deposit and payment products including basic deposit products; non-basic and non-cash payment products Investment choices.

WHAT TYPES OF ADVICE SERVICES ARE AVAILABLE?

General Advice

General advice is a general recommendation or opinion given without taking into account your individual objectives, financial situation or needs.

You should consider the appropriateness of the general financial product advice you receive in light of your own personal circumstances and obtain and read the Product Disclosure Statement before making a decision.

Personal Advice

Personal advice is a recommendation or opinion given after taking into account your individual objectives, financial situation or needs. If you require personal advice, we can refer you to smartMonday.

GSS has arrangements in place with smartMonday to provide personal advice services to its members.

If you receive an advice service through smartMonday, they will provide you with a copy of their FSG and will be responsible for any advice given to you by one of their Representatives (smartCoaches). Fees may apply.

OTHER DOCUMENTS YOU MAY RECEIVE

You are entitled to receive a Product Disclosure Statement (PDS) whenever you are provided with advice relating to the acquisition, or possible acquisition, of a financial product including GuildSuper, GuildPension and Child Care Super (including life and disability insurance available via these products).

The PDS will contain the main features, costs and benefits of the financial product, which you should consider before making a decision whether to acquire that product.

HOW CAN YOU INSTRUCT US?

You can give us instructions to provide products and services by telephone, email, or other means agreed to by us.

HOW ARE WE PAID?

General advice is part of your membership. There are no additional fees for providing these services.

If you seek personal advice from smartMonday, this may attract a fee which will be agreed with you in advance.

More information is available in their FSG.

OTHER WAYS WE MAY RECEIVE REMUNERATION

Our staff receive a salary and superannuation and may receive other benefits from time to time including participation in Future Group's employee share ownership program. Staff do not receive commissions or bonuses if you choose to open an account with any of the products promoted by GSS.

ABOUT THE LICENSEE

SmartMonday Solutions Limited, ABN 48 002 288 646, Australian Financial Services Licensee No. 236667

Registered office:

3rd Floor Customs House
31 Alfred Street
Sydney NSW 2001

The Licensee has:

- Approved the distribution of this Guide, and
- Authorised us to provide advice and other services as described in this Guide.

ABOUT FUTURE GROUP

GSS and smartMonday are owned by Future Group Australia Holdings Pty Ltd (ABN 68 618 367 927) ('Future Group').

Future Group is the parent company of Future Super Investment Services Pty Ltd (FSIS) (ABN 55 621 040 702) which is the Founder, Promoter and Investment Manager of the Guild Retirement Fund. FSIS is also the Investment Manager of the Future Super superannuation fund (ABN 45 960 194 277), theSmart Future Trust superannuation fund (ABN 68 964 712 340) and Cruelty Free Super, a sub-plan of the Grosvenor Pirie Master Superannuation Fund Series 2 (ABN 32 367 272 075).

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340.

Guild Super Services Pty Limited ABN 79 672 642 394, AR no. 001306706, is the promoter and sponsor of the Guild Retirement Fund ABN 22 599 554 834.

The trustee of the Guild Retirement Fund and Smart Future Trust is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458, a specialist trustee services provider and an entity independent of smartMonday and GSS.

CONFLICTS OF INTEREST

Conflicts of interest may arise in circumstances where some or all of your interests as our client are, or may be, inconsistent with some or all of our interests.

We have a conflicts of interest policy and procedure, including training and monitoring, to ensure we are aware of and manage any conflicts of interest. Our company, staff and our representatives must comply with this policy and procedure.

Where a conflict is unavoidable, we will consult with you and manage the conflict in such a way as to avoid prejudice to any party.

SERVICE ISSUES AND COMPLAINTS

We are committed to providing quality services to our clients. This commitment extends to providing easy access to people and processes that can resolve a service issue or complaint.

If you have a complaint about the service we have provided to you, you can contact The Complaints Officer, GSS as follows:

Phone: 1300 361 477

Email: info@guildsuper.com.au

Mail: GPO Box 1088, Melbourne Victoria 3001

We will aim to acknowledge your complaint within 1 business day of receiving it and to resolve it typically within 45 days of receipt. For complaints related to the distribution of a superannuation death benefit, a response will be provided no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution. If we are unable to respond to your complaint within the timeframes specified above, we will send you an Internal Dispute Resolution Delay Notification.

If you are dissatisfied with the final response to your complaint, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA) or the Australian Securities and Investment Commission (ASIC) as detailed below.

Australian Financial Complaints Authority

AFCA is an independent external dispute resolution scheme approved by ASIC and its services are free to you. We are a member of this scheme, and we agree to be bound by its determinations about a dispute.

Please note that before AFCA can investigate your complaint, they do require you to have first provided us with the opportunity to address the complaint.

Further details regarding AFCA can be obtained from their website (www.afca.org.au), or alternatively you can contact AFCA as follows:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Australian Securities and Investment Commission

ASIC has a free call Infoline on 1300 300 630, which you may use to make a complaint or obtain information about your rights.

PROFESSIONAL INDEMNITY INSURANCE

In accordance with the requirements of the Corporations Act 2001 (Cth), we maintain adequate Professional Indemnity insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services Licence holder, and our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

PRIVACY

We value the privacy of personal information and are bound by the Privacy Act 1988 (Cth) when we collect, use, disclose or handle personal information to offer, provide, manage and administer the many financial services and products we and our group of companies are involved in (including those outlined in this FSG).

Further information about our privacy practices can be found in our Privacy Policy that can be viewed on the websites listed below or alternatively, a copy can be sent to you on request. Please contact us or visit our website if you wish to seek access to, or to correct, the personal information we collect or disclose about you.

CONTACT us

GuildSuper & Guild Pension

GPO Box 1088

Melbourne Victoria 3000

p. 1300 361 477

[w. guildsuper.com.au](http://w.guildsuper.com.au)

Child Care Super

GPO Box 1088

Melbourne Victoria 3000

p. 1800 060 215

[w. childcaresuper.com.au](http://w.childcaresuper.com.au)