Australian Government
Commonwealth Superannuation Corporation

PSSap Product Disclosure Statement

Sixteenth edition,
Issued 7 March 2021

PSSap is the super fund for Australian Government employees, brought to you by us—the Commonwealth Superannuation Corporation. Here's a summary of the key elements and benefits of having a PSSap account.

What's inside?

CSC — PSSap Public Sector Superannuation accumulation plan

Public Sector Superannuation accumulation plan (PSSap, or the Fund, ABN 65 127 917 725, RSE R1004601) is a superannuation fund for current and former employees of the Australian Government and other participating employers.

PSSap is offered by Commonwealth Superannuation Corporation (CSC, we or us, ABN 48 882 817 243, AFSL 238069, RSEL L0001397). To know more about us and to see other documents we have to disclose under law, visit our website.

01

Have questions? We're here to help.

If there's something you need to know about joining or rejoining PSSap, or you have questions about your PSSap account or super journey, call us on **1300 725 171** (or see other ways to get in touch on the last page).

Important note about this Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information. Information referred to with an exclamation mark forms part of the PDS. You should consider that information before making a decision about PSSap. Other information referred to does not form part of this PDS.

Any information in this document is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information that is not materially adverse may change from time to time and may be updated on our website, csc.gov.au. A free copy of any updated information will be given on request.

The offer to which this document relates is available only to persons eligible to become a member of PSSap under the *Superannuation Act 2005*, receiving this document (electronically or otherwise) in Australia.

1. About PSSap

About CSC

We've spent decades growing the super of current and former Australian Government and Defence Force employees. And over that time, we've come to better understand what you need from your super. We use our experience to plan and pursue a better-funded retirement for you. Along the way, we take time to understand your specific needs, and to guide and support you in making super decisions.

We've been rated as Above Benchmark (as at 30 June 2020) for our total service by SuperRatings Pty Ltd (ABN 95 100 192 283), an independent research house that assesses super funds.

PSSap's investment options

We take great care in looking after your super, responsibly and sustainably, and our focus is to grow it over the long-term. We achieve this by making quality investments that protect and grow your super savings against the backdrop of a dynamic investment market.

PSSap has four investment options—Cash, Income Focused, MySuper Balanced (or Balanced for Ancillary customers) and Aggressive. See section 5. How we invest your money for a summary and download the Investment options and risk booklet from our website. Dashboards and summaries for these investment options can be viewed at csc.gov.au.

2. How super works

The government provides tax savings in relation to superannuation. For more information, go to section 7.

Super is a long-term investment and a way to save money to fund the future you'd like to enjoy when your paid work is done. Depending on when you finish working, your retirement income may need to last for 20 years or more.

The amount your employer pays to your chosen super fund is compulsory and it's based on a percentage of your income. Most customers can choose which super fund they'd like employer super guarantee contributions to go to. Plus you can contribute to your super in other ways, which may be tax effective for you.

Super funds pool all their customers' contributions and invest this super money in ways that aim to benefit customers' super balances, while also carefully controlling risk and costs.

You grow it through contributions

With PSSap, you can receive employer contributions, make voluntary contributions from your before-tax or after-tax salary, and transfer super to PSSap from other super funds. The government sets concessional (before-tax) and non-concessional (after-tax) contribution caps that limit how much can be contributed to your Super account per financial year.

You generally withdraw it when you leave the workforce

Super's a long-term investment and it's regulated, so there are limitations on withdrawing your super. In most cases, you can withdraw your super when you reach your preservation age and permanently leave the workforce. In some cases, you may be able to access your super or a portion of it earlier. See Early access to super and Retirement on our website for withdrawal eligibility criteria.

3. Benefits of investing with PSSap

We're in it for you

We're a 'profit-for-members' fund, which means our net investment earnings go back to you. The level of employer contributions PSSap customers receive is well above the super guarantee rate. Right now under PSSap rules, participating Australian Government employers must contribute at least 15.4% of your salary to your super account, subject to superannuation law.

You can choose investment options to suit

You can invest in one or more of four investment options—Cash, Income Focused, MySuper Balanced (or Balanced for Ancillary customers) and Aggressive. We've designed these options to match your appetite for risk and to help you reach your retirement goals. For more information, go to section 5. How we invest your money.

Benefits of investing with PSSap

We've got you covered

PSSap customers have access to insurance that is designed exclusively with current and former Australian Government employees in mind. This insurance, lifePLUS cover, protects you financially and supports you against the unexpected if you become sick, die, are injured and/or you can't work. See section 8. Insurance in your super for a summary.

You can take us with you

We're experienced in providing super services to Australian Government employees and to employees of participating employers. When you transition out of the APS, you can keep your super in PSSap as long as your account is open, and you've had at least 12 months' continuous employment with the APS. If you do this, you can receive contributions at the rate paid by your new employer (minimum of 9.5% as at March 2021).

We offer CSC retirement income (CSCri)

As a PSSap customer, you can access your super as an income stream as you transition from paid work to retirement. For more information, see Retirement on our website, and read and consider the CSCri PDS before making any decisions.

4. Risks of super

Super, like any investment, has risks. You should feel comfortable with the potential risks and fluctuations associated with the investment option(s) you choose, and confident your decisions will support your personal objectives, financial situation and needs—from now through to retirement.

PSSap investment options carry varying levels of risk and return. The likely investment return and the risk of losing money are different for each investment option. Investment options are made up of assets with different weightings and risk levels. Assets with potential for higher returns over the longer term (like shares) may also have larger fluctuations in value over the short term.

While it'd be great to eliminate risk, that's not possible because some risks remain, even in a diversified portfolio. Instead, they need to be managed. No matter how skilled the investment manager or how strong past performance, future returns are likely to differ from past returns, as economic and market conditions change. We can't guarantee returns and there's a chance you could receive less than the investment option's objective. There is also a risk that your total super benefit may not be enough to adequately fund your retirement, for example, if your retirement coincides with a major market correction. Our role is to apply our rigorous and disciplined process to identify and manage potential risks to your super savings, to reduce the likelihood of that outcome. Here are the significant super risks you should know about.

Risk type	Description of risk
Asset investment risk	Individual assets we buy can change in value for many reasons; e.g. there may be changes in the internal operations or management of a fund or company we invest in, or in its business environment.
Counterparty risk	If another party to a contract can't meet its obligations under the contract, this may have a negative effect on the value of the investments in the fund.
Currency risk	When we invest in other countries, if their currencies change in value relative to the Australian dollar, the value of the investment can change.
Derivatives risk	A derivative is a contract with an agreed financial value, and that value is derived from anticipated fluctuations to the asset that is the subject of the contract. It's used to reduce risk or gain exposure to investment markets when we think it's appropriate. Risks associated with derivatives include the value of the derivative failing to move in line with the value of the underlying asset, market or index.
Fund risk	There are certain events that we classify as CSC fund risks. These include if CSC should stop operating, if fraud occurs against us, if our board is restructured and/or if our investment professionals change.
Inflation risk	There is a risk that inflation may exceed the return on an investment.
Insurance risk	Income Protection, and Death and Total and Permanent Disability cover are provided by a third party. There are risks that your insurance cover won't meet your individual needs or that the premiums deducted from your account may affect the final retirement benefit you receive.
Interest rate risk	Changes in interest rates can have a positive or negative effect, directly or indirectly on investment value or returns.
Liquidity risk	Assets that we invest in may become difficult to trade under certain market conditions.
Market risk	Market sentiment can change, as can economic, technological, political or legal conditions, all of which affect the value of investments.
Super and tax law risk	Super and tax laws change frequently and this may affect the value of your investment and your ability to access it. For example, changes made may affect the tax you pay on your super.

If you need help to understand investment risk or to work out which investment option(s) to choose, contact an authorised financial planner. We also recommend you read the Investment options and risk booklet available on our website before you make a decision. The information about risk in super may change between the time you read this PDS and the day you open your PSSap account.

5. How we invest your money

We place your money into a 'pooled' super trust and then invest it in line with the investment options you choose. When we invest, we buy the assets we believe will grow the pool—which, in turn, grows your super balance.

Choose your investment option(s)

You can invest in one or more of four investment options—Cash, Income Focused, MySuper Balanced (or Balanced for Ancillary customers) and Aggressive. If you don't choose an option and you're not an Ancillary customer, we'll invest your money in MySuper Balanced, our default option. When choosing your investment option(s), you should always consider:

- how long your money will be invested before you'll access it
- the investment performance you expect
- the level of risk you can tolerate for the expected return
- your personal objectives, financial situation and needs.

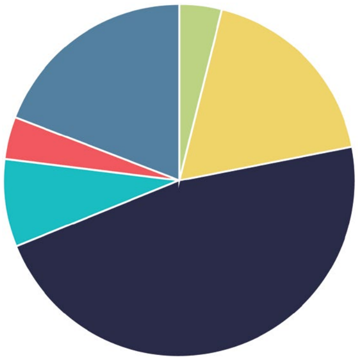
You can change your investment options online or by completing the Investment choice form available on our website. If you're an Ancillary customer, you don't have a default investment option so you must nominate an option when you complete the Apply to join PSSap as an Ancillary Member form. If you don't do this, we'll be in touch.

MySuper Balanced

Summary: Invests in different types of investments that tend to perform independently of each other. By diversifying in this way, MySuper Balanced reduces its reliance on equity (stock) market returns and aims to provide a smoother pattern of long-term returns.

Objective: To outperform the Consumer Price Index (CPI) by 3.5% per year after fees and taxes, over 10 years.

Risk profile—medium-to-high: If you're prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.



The MySuper Balanced option has a medium-to-high risk rating (Band 5), and we estimate your investment may reduce in value (have a negative annual return) in three to four years over any 20-year period.

Target asset allocation: The MySuper Balanced option invests in the PSSap asset classes shown in the diagram above. The diagram shows the investment allocation percentage by asset class for the 2020–21 financial year.

You should read the important information about how we invest your money before making a decision. Go to the Investment options and risk booklet on our website. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100 000 to $80 000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees.* Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.**

*We are required by law to provide you with this information, however lower fees cannot be negotiated with CSC.

**The calculator on the ASIC website can be used to calculate the effect of fees and costs on account balances.

You should read the important information about fees and other costs before making a decision. You'll find it in the Fees and other costs booklet on our website. The material relating to fees and other costs may change between the time you read this PDS and the day when you acquire the product.

Fees and other costs for MySuper Balanced

The main fees to manage your account are provided on the following page, based on the MySuper Balanced option. You can use these to compare our fees with similar funds.

Type of fee	Amount	How and when paid
Investment fee[1]	$0	N/A
Administration fee[1]	$7 per month ($84 a year)	• Charged monthly in arrears. • Deducted from your super account at the beginning of the next month. • Charged for each day you're a PSSap customer. E.g. if you were a customer for one year and 11 days, for the last 11 days, you'd be charged a pro rata daily rate for administration fees (and not the full monthly fee).
Buy–sell spread	0.15%	Deducted from your account when you buy or sell units (this is what happens when you transfer money in or out, contribute to or withdraw from your super account or switch investments, or when we deduct fees).
Switching fee	$0 for your initial investment option(s) nomination, if you do this within 30 days of joining PSSap or if you're an Ancillary customer who joins PSSap. $0 for the first two switches you make in any financial year. $20 per switch for additional switches over and above the first two you make in any financial year.	• Deducted from your account when you change investment options more than twice in any one year. • The deduction is per switch and happens when the switch is processed. • You get two switches at no extra charge in any one financial year.
Advice fees—simple advice about insurance or investment within your PSSap account	• No direct charge for PSSap customers. • Not available to PSSap Ancillary Customers.	Paid out of the super fund (PSSap) and included in the indirect cost ratio.
Advice fees—comprehensive advice	Varies. The fee is quoted before you take up the service.	• Paid directly by you. We don't deduct advice fees from your PSSap account. • If you'd like comprehensive advice from your financial planner, you'll receive an obligation-free quote to help you decide if you'd like to go ahead.
Other fees and costs[2]	Varies.	Deducted from your account only if they apply to you.
Indirect cost ratio[1]	Estimated at 1.15% a year	• Not deducted directly from your account. • Paid from or reduces the amount of investment returns or assets related to each investment option. • Reflected in the unit price of each investment option, which is published each business day.

Example of annual fees and costs

This table gives an example of how the fees and costs for the MySuper Balanced option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example—MySuper Balanced	Fees and costs	Balance of $50,000
Investment fees	$0	For every $50 000 you have in the superannuation product, you'll be charged $0 each year.
Plus administration fees	$84	And, you'll be charged $84 in administration fees every year, regardless of your balance.
Plus indirect costs for the superannuation product	1.15%	And, indirect costs of $575 each year will be deducted from your investment.
Equals cost of the Fund		If your balance was $50 000, then for that year you will be charged fees of $659 for the superannuation product.

Additional fees may apply.

Changes to fees and costs

We may change PSSap fees and costs from time to time. If any fees and costs do change and we believe the change:

- will materially affect you, we'll let you know at least 30 days before the change takes place
- won't materially affect you, we may change our fees and costs without your consent. We'll let you know of these changes within 12 months.

[1] If your account balance for a product offered by the super entity is less than $6 000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
[2] Download the Fees and other costs booklet from our website to read the 'Additional explanation of fees and costs', which lists defined fees and costs and explains how they apply to you.

7. How super is taxed

Right now, super is taxed in three ways:

- When contributions are made to your super, before and after tax.
- When you withdraw super, or we pay a benefit when you die.
- When an investment return is added to your super balance.

This table outlines the main scenarios that apply.

Transaction type	Scenario	Rate of tax (2020–21 financial year)
After-tax (non-concessional) contributions	Includes personal contributions from money that's already been taxed and spouse contributions.	0% on amounts up to $100 000 a year (which is the non-concessional contribution cap) as long as your account balance is less than $1.6m. 47% (including the Medicare levy) on amounts more than $100 000 a year. Exceptions may apply to customers who meet age eligibility rules and the requirements of the 'three year bring forward rule'. See the ATO website for more information. Note**:** Spouse contributions count towards your non-concessional contribution cap.
Before-tax (concessional) contributions	Includes employer super guarantee contributions, salary sacrifice contributions or where you make a personal, after-tax contribution and you've claimed a tax deduction for it.	15% on amounts up to $25 000 (which is the concessional contribution cap). Your highest marginal tax rate on amounts more than $25 000 plus an excess concessional contributions charge.
Transfers from other funds to PSSap	You transfer super from another fund to PSSap	• 0% on already taxed amounts. • 15% on transfers from untaxed sources.

Withdrawals	• A withdrawal paid to you.
	
	• You die and we pay your super benefit to your :
	  • dependants (for tax purposes)
	  • non- dependants.
		• Paid to you: Up to 20% plus Medicare levy if you are under your preservation age, up to 15% plus Medicare levy if you are between preservation age and less than 60, generally not taxed if you are over 60.
		• If you die:
		  • 0% if paid to dependants (for tax purposes).
		  • 15% plus the Medicare levy if paid to non-dependants for tax purposes.

Investment earnings	Your PSSap account's investment earnings are deducted from Fund earnings and reflected in daily unit prices.	Up to 15%.

You should read the important information about how super is taxed before making a decision. Go to the Tax and your PSSap super booklet. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product. We also recommend you visit the ATO website and seek advice from a licenced professional.

As a PSSap customer you have access to CSC's authorised financial planners* who can give you personalised, fee-for-service advice that takes your objectives, financial situation and needs into account. You'll get a fixed quote up front before you decide if you'd like to pay for the service. The process is obligation-free, we don't pay commissions and there are no hidden fees. To arrange an appointment call **1300 277 777** during business hours, or visit Financial planning on our website.

Your tax file number (TFN)

While you don't have to give us your TFN, giving it to us means you may pay less tax—and that's good for your super. Under the *Superannuation Industry (Supervision) Act 1993*, we're authorised to collect, use and disclose your tax file number. We only use your TFN for approved, legislative reasons, which include:

- telling the ATO so they can validate your TFN, tax and super co-contributions
- giving it to another fund if you are transferring your super from PSSap to another super fund (unless you ask us not to, in writing)
- receiving it from another super fund if you're transferring money to your PSSap account
- using it to search for and consolidate your super benefits that might be in held in various accounts.

If we have your TFN, we'll be able to process all permitted contribution types to your PSSap account, and you won't have to pay more tax than you need to.

There are tax consequences if you make contributions over the contribution caps, and you should supply your TFN as part of investing in PSSap.

*Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

8. Insurance in your super

There are two types of lifePLUS cover available to eligible PSSap customers and both include:

- Income Protection cover, supporting you financially if you can't work due to sickness or injury.
- Total and Permanent Disability (TPD) cover, covering you if you're sick or injured and can't return to work
- Death cover, financially protecting your dependants if you die.

Who can get cover?

Generally, when you join PSSap as a new customer you're eligible for lifePLUS auto cover. You'll automatically receive this cover as soon as you meet eligibility requirements. **Unless you opt out of lifePLUS auto insurance cover, the cost of the cover will be deducted from your account**. A few factors like your age, employment status, the super guarantee contributions made by your Australian Government employer, known as a designated employer (generally required within 180 days of the date you started work with them) and your account balance determine your eligibility—and also determine if you'll need to opt in to get cover or if it's switched on automatically. Here are the basic scenarios:

- If you're eligible for lifePLUS auto cover and you're a Permanent Employee or a Non-Ongoing Employee with a contract of more than three months:
  - if you're 25 or over and your account balance is $6 000 or more, you'll automatically get cover
  - if you're under 25 and/or your account balance is less than $6 000, you'll need to opt-in within 60 days of receiving your PSSap welcome experience to get cover
  - if you turn 25 after joining and have an account balance of $6 000 or more, you'll automatically get cover.
- If you are a Casual (including a Non-Ongoing Employee with a contract of less than three months) and you're eligible for cover, you can choose to opt in to lifePLUS auto within 60 days of receiving your welcome experience, but no later than 180 days after you start work with your designated employer.
- If you're a PSSap customer who was with a designated employer before 1 November 2017 and you haven't held lifePLUS choice cover since then, you may be eligible for lifePLUS auto when you start working for a designated employer again.

PSSap Ancillary customers don't receive lifePLUS auto cover. If you're receiving Super Guarantee contributions from an eligible Australian Government employer, you can apply to change your PSSap Ancillary membership to a PSSap membership using a form available at csc.gov.au. If you make this change within 180 days of starting work with an eligible Australian Government employer, you may be eligible for lifePLUS auto cover, subject to the standard eligibility rules.

Further eligibility rules may apply to lifePLUS auto cover. Download the Insurance and your PSSap super booklet for details.

Income Protection cover

Income Protection provides cover if you are temporarily unable to work due to sickness or injury. With lifePLUS auto you get a benefit payment up to 90.4% of the salary notified to us by your designated employer for a period of up to five years (or to the end of a Non-Ongoing Employee's contract, whichever is earlier). If you have lifePLUS choice, the benefit payment and period of cover will be as per the level of cover you chose.

Death and TPD cover

If eligible, you'll get age-based Death and TPD cover (which is a level of cover that changes depending on your age). You'll also receive support if you suffer a terminal illness; that is, you may be able to access the value of the Death cover you hold, on certification by two medical practitioners.

Insurance costs

Unless you opt out of lifePLUS auto insurance cover, the cost of the cover will be deducted from your account. The cost of insurance premiums comes out of your super balance each month, and not your take-home pay. How much you pay depends on your age, how much cover you have, your waiting period and your benefit payment period.

For lifePLUS auto members who have Income Protection cover when they join, premiums can range:

- from $2.89 for each $100 monthly benefit amount insured for members aged between 26 and 28
- to $85.11 for each $100 monthly benefit amount insured, for members aged 64.

The annual cost of Death and TPD cover ranges from $0.77 to $29.84 for every $1 000 insured, depending on your age. Information about how we calculate insurance premiums and how and when they're deducted from your account is in the Insurance and your PSSap super booklet on our website. Customers with insurance cover will also pay an insurance fee of $1.50 per month ($18 per year) for the cost of providing insurance cover to you.

Need to change or cancel your insurance?

You can change your Death, TPD or Income Protection cover at any stage by:

- varying your fixed Death and TPD cover or applying for age-based cover
- changing your Income Protection benefit payment period or waiting period
- transferring cover from other super funds or insurers.

To assess how much cover you need, get a quote and apply for fixed cover, use the LIFEapp online application tool, available by logging into PSSap Member Online.

To change your cover, complete the insurance variation form available on our website. To opt out of cover or cancel some or all of your cover, call us on **1300 725 171** and complete the appropriate form (we'll let you know what that is when you call).

Insurance in your super

If you opt out of cover

If you receive lifePLUS auto cover and you opt out, you won't be eligible for it again—even if you work for another eligible employer or rejoin the APS down the track. Before you opt out of Income Protection cover, be aware this may change the disability test associated with TPD benefits, should you later claim this benefit. If you want cover again in the future, you'll need to apply for it and this will include completing a full health declaration. **Unless you opt out of insurance cover, the cost of the cover will be deducted from your account.**

Making your insurance decisions

You should read the important information about insurance, including information about: the level and type of optional insurance cover, actual costs of insurance cover, factors that may affect your entitlement to cover, including eligibility for, and cancellation of, cover and the conditions and exclusions applicable, and other significant matters, before making a decision and to ensure that the insurance offered through PSSap is appropriate for you.

Go to the Insurance and your PSSap super booklet. The material relating to insurance may change between the time when you read this PDS, and the day when you acquire the product.

9. How to open an account

PSSap has been the default fund for most Australian Government employees and for employees of other eligible employers since 1 July 2005. If you're eligible to join when you take up a new job, you'll automatically become a PSSap customer—unless you actively choose to join or stay with another fund.

Ancillary customers: Eligible PSS or CSS customers can apply to join PSSap as Ancillary customers. If this is your situation, simply read this PDS and complete the Apply to join PSSap as an Ancillary Member form. Note that you can't receive APS employer super guarantee contributions into any other super fund, including PSSap, while you're a PSS or CSS member. If you have an employer that isn't eligible to contribute to PSS or CSS, that employer can make super guarantee contributions to your PSSap Ancillary account.

Cooling off period: If you open a PSSap account and you change your mind, a 14 day 'cooling off' period applies. This period starts from the earlier of: the date of your PSSap account welcome experience; or five business days after the date your PSSap account was opened. If you would like to cancel your membership during this period, please write to us at PSSap: Locked Bag 9300, Wollongong NSW 2500, or email formsandapplications@pssap.com.au.

If you cancel your PSSap account during this period, we'll transfer your account to an approved fund of your choice. Any tax we've paid on your behalf will be deducted beforehand. We'll also deduct any fees due. Your account will attract earnings (positive or negative) for the period of time your super has been with the fund. Cancelling your membership during this period means you won't be entitled to any insurance benefits and any insurance premiums will be refunded.

Here's how we'll communicate with you

To make sure you get important information quickly and cost effectively, we'll communicate with you by email or text as the first option—unless you ask us not to. You can set up (and update) your communication preferences through PSSap member online or by calling **1300 725 171** or emailing us at members@pssap.com.au. When it comes to sending you important information, we'll check your preference. If electronic delivery's OK with you and we have your email address, we'll email you the information. If email communication fails or you've told us you'd prefer hardcopy mail, then we'll send the paper communication to your mailing address.

If you need to make a complaint

We're keen to work out any issues early, so call us right away on **1300 725 171** if you have a complaint. If you're not satisfied with how we handle it, please ask to speak to a supervisor. After that, if you still feel the issue is unresolved, ask to speak to the PSSap Complaints Officer—or send them an email to complaints@pssap.com.au or a letter to the address shown below.

If you're not satisfied with the response or have not received a response from the Complaints Officer in 90 days, you can contact the Australian Financial Complaints Authority (AFCA) in the following ways: online, by email (info@afca.org.au), by phone (**1800 931 678** free call) and in writing (Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001).

We're committed to protecting your privacy

We collect your personal information to provide super services to you, to improve our products and to keep you informed. We will only disclose your personal information in accordance with our privacy policy. Please see the full copy of our privacy policy and privacy complaint process on our website.