

Financial Services Guide (FSG)

Date of preparation: 4 June 2014

This FSG is designed to assist you in deciding whether to use any of the services offered in this guide. It also contains information about remuneration that may be paid to the financial services licensee and other relevant persons in relation to the services offered, as well as information on how complaints against the financial services licensee are dealt with. If you decide to use our product(s), you will also be provided with a Product Disclosure statement, which contains the key features and conditions of the products that we provide. The purpose of the PDS is to disclose all of the information reasonably required to enable you to determine whether the product is appropriate for you.

General Advice Warning: This brochure and any information that you receive from The Superannuation Clearing House Pty Limited (TSCH) is prepared without taking account of your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs. You should obtain and take into account the relevant Product Disclosure Statement (PDS) and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision.

QUESTIONS

ANSWERS

Who are we? and How can we be contacted?

Authorising Licensee:

The Authorising Licensee is Pacific Custodians Pty Limited (Pacific Custodians), Australian Business Number (ABN) 66 009 682 866, Australian Financial Services License (AFSL) 295142.

Pacific Custodians can be contacted via the following details:

Address: Level 12, 680 George Street, Sydney, NSW, 2000
Phone: (02) 8280 7100

Providing Entity:

The Providing Entity is The Superannuation Clearing House Pty Limited (TSCH), Australian Business Number (ABN) 15 086 576 721 and is a Corporate Authorised Representative of Pacific Custodians. Authorised Representative Number 290290.

TSCH can be contacted via the following details:

Address: GPO Locked Bag 5030 Melbourne, VIC, 3001
Phone: 1300 366 974
Email: admin@superclearinghouse.com.au

Enquiries regarding the SCH - Online product should be made to:

Address: PO Box 56 Parramatta, NSW, 2124
Phone: 1300 855 935
Web: www.sch-online.com.au
Email: support@schonline.com.au

How can you provide instructions to us?

You can provide us with instructions in writing (including electronic) or by using our internet site. In some circumstances you will need to fill out forms or provide us with electronic data files before we can act on your instructions. In these cases, we will inform you of what is required and how you can provide instructions. Users of our online product will need to provide us with electronic instructions via the online portal or via properly formatted electronic file. Please contact us for technical specifications.

What financial services do we provide?

TSCH is authorised to provide the following financial services on behalf of Pacific Custodians:

1. Provide general financial product advice for the following classes of financial products:
 - 1.1 Deposit and payment products limited to:
 - 1.1.2 non-cash payment products;
2. Deal in a financial product by:
 - 2.1 issuing, applying for, acquiring, varying, or disposing of a financial product in respect of the following classes of financial products:
 - 2.1.1 Deposit and payment products limited to:
 - (A) non-cash payment products;
 - 2.2 applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:
 - 2.2.1 Deposit and payment products limited to:
 - (A) non-cash payment products

to retail and wholesale clients.

Note: A Superannuation Clearing House is a form of non-cash payment product.

QUESTIONS

ANSWERS

Information about the remuneration (including commission) or other benefits, attributable to the provision of the authorised services.

TSCH, as providing entity, receives the fees paid by its customers, associated with the provision of products, as disclosed in the relevant Product Disclosure Statement(s) (PDS).

TSCH is not remunerated for the financial product advice that it provides.

TSCH and/or Pacific Custodians will retain the interest that is earned on the money held in their bank account(s) used in connection with the provision of superannuation clearing house products.

You may request particulars of the remuneration or other benefits but that request must be made within a reasonable time after you receive this FSG and before any financial service identified in this guide is provided to you.

Apart from this, no additional remuneration is paid, or benefit provided to:

- the employer of the providing entity;
- the authorising licensee;
- an employee or director of the authorising licensee (other than normal wages and salary of employees);
- associate(s) of any of the above; or
- any other person.

Do any relationships or associations exist which might influence the financial services we provide?

TSCH Pty Limited (TSCH) is a wholly owned subsidiary of Primary Superannuation Services Pty Limited (PSS). PSS is a wholly owned subsidiary of Australian Administration Services Pty Limited (AAS). PSS and AAS are superannuation administration service providers, who are contracted to provide services for many Registrable Superannuation Entity (RSE) Licensees, who are issuers of superannuation products in their own right. TSCH has a relationship with some of those RSE Licensee's, as a result of the provision of superannuation clearing house services to their participating employers. For details, please refer to the relevant PDS.

TSCH, PSS, AAS and Pacific Custodians are all members of the Link Group of companies.

For more information about the Link Group, please visit:

<http://www.linkmarketservices.com.au/corporate/AboutUs/Global-Network.html>

TSCH outsources some services to assist in the provision of its clearing house services.

What should you do if you have a complaint?

If you have a complaint about any of our services you can telephone us, write to us by post, fax or email, detailing your complaint. We will consider your complaint and will usually respond within 30 days. We will make all reasonable efforts to resolve your complaint quickly and fairly.

If you are not satisfied with the way your complaint is handled, or with the resolution, you may be able to lodge a complaint with the Financial Ombudsman Service Limited ABN 67 131 124 448 ('FOS'). FOS is an independent body set up to assist consumers in the resolution of complaints relating to financial services. FOS may be able to assist you to resolve your complaint but will only become involved after you have first made use of our own complaints handling process. FOS can be contacted via the following details:

Financial Ombudsman Service Limited

Postal Address: GPO Box 3, Melbourne VIC 3001

Physical Address: Level 13, 31 Queen Street, Melbourne VIC 3000

Phone: 1300 780 808 or (03) 9613 7366

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

What compensation arrangements are in place?

Pacific Custodians has compensation arrangements in place, in the form of Professional Indemnity (PI) insurance, (covering past and present staff) which satisfies the requirements of section 912B of the *Corporations Act 2001*(Cth).

The distribution of this FSG by The Superannuation Clearing House has been authorised by Pacific Custodians.