

# Financial Services Guide

Effective 11 May 2023

Our Financial Services Guide (FSG) provides information about our services, how our representatives are remunerated, and your rights as a client, including our complaints system.

## 1. About this guide

NESS Super ('the Fund') is managed and controlled by NESS Super Pty Ltd (ABN 28 003 156 812; AFSL 238945) acting as Trustee of the Fund. The Trustee may provide general financial product advice about superannuation and pension products. (Throughout this document reference to 'we', 'us', or 'ours' refers to the Trustee. If you need more information or clarification of any matter raised in this document, please contact us (see over).

This FSG has been prepared to comply with the Australian Financial Services licensing requirements of the Corporations Act 2001 and includes information about our services, how our representatives are remunerated and your rights as a client should you have a complaint. This FSG provides you with information to help decide whether to use the financial services available through the Fund. Details are set out in this guide.

This guide and any information that you receive from the Trustee is prepared without taking account of your objectives, financial situation or needs. 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 consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision. If you have not already received a copy of the relevant NESS Super Product Disclosure Statement ("PDS"), which is a detailed guide to the benefits, services, fees, cooling off period and terms and conditions of NESS Super's superannuation or pension products, a copy can be obtained from our website [nesssuper.com.au](http://nesssuper.com.au) or by calling us on **1800 022 067**.

## 2. What financial services do we provide?

Representatives of NESS Super only provide general financial product advice specific to superannuation products offered by NESS Super. At no time will we consider your financial circumstances, needs or objectives in any of the advice we provide, and all advice will be of a general nature only.

Personal financial product advice is not provided directly by NESS Super but can be provided to you through a contractual relationship that NESS Super has in place with Link Advice Pty Ltd (which is discussed in greater detail in section 6).

## 3. Who is responsible for the financial services provided?

The Trustee is licensed to provide general financial product advice for superannuation products.

General financial product advice, if required, will be provided to you by one of our representatives. In all circumstances the person you are dealing with will identify whom they represent.

## 4. How are Representatives paid?

No commissions or fees are paid, either to representatives or to third parties, for providing financial product advice. Representatives of NESS Super are paid a salary, which is not related to the provision of any advice services.

## 5. How will I pay for this service?

The cost of providing administration services to members is included in the fees charged for membership of the Fund.

Details of fees charged for membership of the Fund can be found in the NESS Super Product Disclosure Statement.

## 6. Relationships or other associations that might influence the services provided

Link Advice Pty Ltd (ABN 36 105 811 836, AFSL 258145) (Link Advice) has been contracted by the Trustee to provide general financial product advice and, if requested by the member, personal financial product advice to members of NESS Super. In these circumstances the person you are dealing with will identify themselves as an authorised representative of Link Advice. You will receive a separate FSG issued by the authorised representative of Link Advice.

The Trustee does not have any relationships or associations with any other product issuer that could be expected to influence the Trustee in the provision of the financial services.

## 7. How we protect your privacy

We collect, store, and use personal information for the primary purpose of administering superannuation benefits or related purposes.

We respect the privacy and security of your personal information. Our information will be collected and handled in accordance with our privacy policies, which are in line with Privacy legislation.

You can view our privacy policies at [nesssuper.com.au](https://nesssuper.com.au) or call NESS Super on **1800 022 067**.

## 8. Insurance in place

The Trustee has adequate Professional Indemnity Insurance arrangements in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by NESS Super or any of their respective representatives.

These arrangements satisfy the requirements of Section 912B of the Corporations Act 2001 and covers claims arising from the conduct of representatives and/or employees who no longer work for NESS Super, but who did at the time of the relevant conduct.

## 9. How complaints are dealt with

If you have a complaint about the financial product advice provided you can direct your complaint to the Complaints Officer – NESS Super by:

Call us on **1800 022 067**  
Monday to Friday 8.30am - 6.00pm (AEST/AEDT); or  
email us at [contact@nesssuper.com.au](mailto:contact@nesssuper.com.au), or  
post to **Locked Bag 20, Parramatta NSW 2124**.

## Complaints Process

We will investigate your concerns as soon as possible and respond within the following timeframes:

- Acknowledge your complaint within 24 hours of receipt or as soon as practicable.
- Investigate and respond to your concerns within 45 days after receiving your complaint.
- If the complaint is in respect of a death benefit distribution, within 90 days (following the expiry of the 28-day objection period).
- If for any reason the above timelines cannot be met, we will let you know the reasons for the delay within the specified period.
- You can contact us at any stage for an update on the progress of your complaint.

If your complaint has not been resolved to your satisfaction or if we don't deal with your complaint within the specified timeframes, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free for members.

AFCA's contact details are:

Phone: **1800 931 678**

Email: [info@afca.org.au](mailto:info@afca.org.au)

Web: [afca.org.au](https://afca.org.au)

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

## We're here to help

Contact us if you have any questions



**1800 022 067**



**[contact@nesssuper.com.au](mailto:contact@nesssuper.com.au)**



**[nesssuper.com.au](https://nesssuper.com.au)**



**Locked Bag 20, Parramatta NSW 2124**