

Financial Services Guide

IMPORTANT INFORMATION

This Financial Services Guide (“FSG”) is issued by Bendigo Superannuation Pty Limited ABN 23 644 620 128 (“Bendigo Super”, “we”, “our” or “us”), the trustee and issuer of interests in Bendigo SmartStart Super and Bendigo SmartStart Pension, which are part of The Bendigo Superannuation Plan (ABN 57 526 653 420) (“Plan”). Bendigo Super is part of the Betashares Group, comprising Betashares Financial Group Pty Limited (ABN 58 646 305 517) and its subsidiaries, and is not affiliated with Bendigo and Adelaide Bank Limited (ABN 11 068 049 178).

This FSG provides you with information about the financial services offered by Bendigo Super. It is designed to help you decide whether to use any of the services provided by us and contains information about remuneration that we and other relevant persons may receive in relation to those services, as well as information about how we deal with complaints relating to our services. Bendigo Super holds an Australian Financial Services Licence (“AFSL”), AFSL number 534006, under the *Corporations Act 2001* (Cth) (“Corporations Act”).

THE SERVICES WE PROVIDE

Our AFSL authorises us to:

- provide a superannuation trustee service;
- provide general financial product advice in relation to superannuation products and non-cash payment products; and
- deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of superannuation products and non-cash payment products, in relation to retail and wholesale clients.

THE TYPE OF FINANCIAL ADVICE WE PROVIDE

We provide our services through our representatives who are employees of companies within the Betashares Group (“Betashares Staff”) and employees of third party service providers. We will only provide you with general advice regarding the financial products we are authorised to provide, including offering general advice on superannuation. We may give you general advice in writing, over the phone, on our website, via email or mail, or at seminars.

General advice doesn’t take into account your individual objectives, financial circumstances or needs. General advice is provided at no additional cost and a statement of advice will not be provided. Therefore, before you act on any advice provided to you, you should assess your own circumstances and discuss any general advice provided with your financial adviser before making an investment decision.

OTHER DOCUMENTS YOU MAY RECEIVE

In addition to this document, you may also receive a Product Disclosure Statement (PDS).

A PDS must be provided to you when you purchase a financial product. The Bendigo SmartStart Super PDS and Bendigo SmartStart Pension PDS contains information about the Plan’s features and benefits, and any associated risks, fees, terms and conditions that apply. You may also wish to consider the Target Market Determination (“TMD”) for Bendigo SmartStart Super and Bendigo SmartStart Pension, which describes the class of consumers that comprise the target market for the Plan. The PDSs (including the Reference Guide and the Insurance Guide) and TMDs are available

online at www.betashares.com.au/super and you can obtain a paper copy free of charge by contacting our Client Services Team on 1800 033 426.

HOW ARE WE REMUNERATED FOR OUR SERVICES

Bendigo Super does not charge any fees for information or general advice that we provide.

The fees, commissions, remuneration and other benefits that Bendigo Super receives for providing a financial service to you depends on the service provided to you and the financial product acquired by you.

As the trustee of the Plan, we currently charge fees as described in the Bendigo SmartStart Super PDS and Bendigo SmartStart Pension PDS.

Betashares Staff receive a salary and may receive bonuses and other benefits from time to time. Remuneration is not directly attributable to the investments made by retail clients.

No director, employee or associate of Bendigo Super or any of its related bodies corporate receives any other remuneration or benefits in respect of the financial services provided by Bendigo Super.

Betashares Holdings Pty Limited, a related company, may provide certain services to us in connection with the financial services we provide. To the extent there are costs applicable to these services, such costs are paid by us from our own resources and are not an additional cost to you.

Bendigo Super may also enter into financial or other transactions with related bodies corporate in relation to the assets of the Fund. These related bodies corporate may earn and retain fees, commissions or other benefits for itself in relation to any such appointment or transaction. You can find the exact detail in the PDS or other disclosure document for the relevant financial product.

Bendigo Super has policies and procedures in place to ensure that we manage any conflicts of interest that may arise in relation to our arrangements with related entities. We will resolve such conflicts of interests fairly and reasonably between members and in accordance with the law, ASIC policy and our own policies. Any transaction we undertake with a related body corporate will be based on arm's length commercial terms.

COMPENSATION ARRANGEMENTS

Bendigo Super maintains professional indemnity insurance in relation to the financial services we provide. These compensation arrangements comply with section 912B of the Corporations Act.

HOW WE COLLECT AND USE YOUR PERSONAL INFORMATION

Privacy laws regulate, among other matters, the way organisations collect, use, disclose, keep secure and give people access to their personal information.

Bendigo Super is committed to respecting the privacy of your personal information. The Betashares Privacy Policy states how we manage personal information.

Bendigo Super may collect personal information in the course of providing our services. Some information must be collected for the purposes of compliance with relevant law, such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Bendigo Super may:

- disclose personal information to authorities investigating criminal or suspicious activity and to the Australian Transaction Reports and Analysis Centre (AUSTRAC) in connection with anti-money laundering and counter-terrorism financing;
- provide your personal information to service providers for certain related purposes (as described under the *Privacy Act 1988* (Cth)), such as the Plan administrator, and in relation to the production and mailing of statements; and
- use your personal information and disclose it to its service providers to improve customer service (including companies conducting market research) and to keep you informed of products and services offered by us or our partners.

We will assume consent to your personal information being used for the purposes mentioned above unless you advise us otherwise.

You may request access to the personal information held about you at any time and ask us to correct this information if it is incomplete, incorrect or out of date.

To obtain a copy of our Privacy Policy at no charge, please contact us using the contact details set out under 'How to contact us' in this FSG.

HOW WE DEAL WITH COMPLAINTS

We consider internal dispute resolution to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customer's expectations and address them genuinely, efficiently and effectively.

If you have a complaint in relation to the services provided by Bendigo Super, you can raise your complaint with us by:

- contacting us on 1800 033 426 (Monday to Friday 8.00 am to 6.00 pm, Melbourne time)
- emailing us at super@betashares.com.au
- writing to us at:

Superannuation Enquiries Officer
Bendigo Super
GPO Box 264
Melbourne VIC 3001

If you are not satisfied with the response provided you can refer your complaint directly to the appropriate external dispute resolution scheme.

Bendigo Super is a member of the Australian Financial Complaints Authority ("AFCA"). AFCA provides independent financial services complaint resolution that is free to consumers. You can contact AFCA on:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Certain eligibility requirements apply for AFCA to hear a complaint, as set out in AFCA's complaint resolution scheme rules available on the AFCA website. AFCA is only available to retail clients.

HOW TO PROVIDE US WITH INSTRUCTIONS

Generally, you need to give us instructions in writing unless another method has been agreed by us. You can give us these instructions by using the contact details set out below. How you give us instructions will depend on the financial services we provide to you and the arrangements agreed between you and Bendigo Super when you become a member in the Plan. Details of such arrangements are set out in the Bendigo SmartStart Super PDS and Bendigo SmartStart Pension PDS.

HOW TO CONTACT US

Address: Level 46, 180 George Street, Sydney NSW 2000.

Phone: 1300 487 577 (within Australia)

+61 2 9290 6888 (outside Australia)

9.00am-5.00pm (Sydney time), Monday to Friday

Email: super@betashares.com.au

Website: www.betashares.com.au/super