

# Combined Financial Services Guide

This Combined Financial Services Guide (**FSG**) has been prepared, authorised and issued by VIS Nominees Pty Limited (ABN 11 006 586 367, AFSL 235097, RSE Licence Number L0000321) (the **Trustee**) and Link Advice Pty Ltd (**Link Advice**) ABN 36 105 811 836, AFSL 258145.

The Trustee is the trustee of The Victorian Independent Schools Superannuation Fund (ABN 37 024 873 660, RSE Registration Number R1000436, MySuper Authorisation 37024873660599) (**VISSF**).

This FSG provides information about the financial services that the Trustee and Link Advice can provide. It is designed to assist you in deciding whether to use any of the services offered. It contains information about remuneration that may be paid to the Trustee or Link Advice and how complaints are dealt with.

You may also receive a Product Disclosure Statement (**PDS**). The PDS is issued by the Trustee and sets out the main features and benefits of each product as well as any fees that are applicable. The PDS may be obtained from [www.vissf.com.au/pds-documents](http://www.vissf.com.au/pds-documents).

This FSG and any information that you receive from the Trustee or Link Advice 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 PDS and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision.

## Who is responsible for the financial advice given?

Each AFS licensee is responsible for the advice provided by their representatives.

The Trustee and its representatives provide general financial product advice specific to VISSF superannuation products. If you contact the Trustee, the Trustee will be responsible for any advice that its representatives provide.

Link Advice and its representatives are authorised (among other things) to deal in and to provide general financial product advice specific to superannuation. If you contact VISSF, you will likely be dealing with an employee of a related body corporate of Link Advice, who will be responsible for any advice of its representatives (including employees of its related bodies corporate).

Link Advice has also been contracted by the Trustee to provide general and personal financial product advice directly to VISSF members, if requested by a member. In this instance a separate FSG is provided by Link Advice. For a copy of this FSG, go to [www.linkadvice.com.au](http://www.linkadvice.com.au)

## How will I pay for this service?

The cost of providing general financial product advice is included in the fees charged for membership of VISSF. The Trustee pays Australian Administration Services Pty Limited (**AAS**), a related body corporate of Link Advice, a fee to administer VISSF, including the provision of general financial

product advice to VISSF participants. Neither the Trustee nor Link Advice charge any additional fees or obtain any commissions for the general advice services described in this FSG. Link Advice may charge fees for other advice services, such as personal advice, provided on request by members. Fees will always be disclosed prior to the provision of these services.

Details of other fees charged by VISSF (such as, fees not relating to the provision of general financial advice) can be found in the PDS relevant to your circumstances.

## How are representatives of the Trustee and Link Advice paid?

Representatives of the Trustee and Link Advice are paid a fixed fee or are salaried employees who do not receive any remuneration or commission for the advice they provide to you although they may qualify for performance-based bonuses. These bonuses are discretionary and are dependent on the achievement of pre-determined compliance and service standards and business objectives.

## Do any relationships or associations exist which might influence the financial services the Trustee or Link Advice provide?

Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians) issues a non-cash payment product called 'SCH Online'. SCH Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH). Pacific Custodians, TSCH, Link Super and Link Advice are related bodies corporate and are members of the Link Group of companies. Link Advice is a wholly own subsidiary of AAS.

## What compensation arrangements are in place?

Both the Trustee and Link Advice are covered by Professional Indemnity insurance that complies with s912B of the Corporations Act 2001 (Cth). This insurance provides cover for work performed by representatives and employees of the Trustee and Link Advice Custodians including after they have ceased their employment with the Trustee and Link Advice.

## Your privacy

The privacy and security of your personal information is important to both the Trustee and Link Advice. Your information will be collected in accordance with our privacy policies, which is in line with the requirements of the Privacy legislation.

For advice provided by a Trustee representative, please refer to the VISSF privacy policy at [www.vissf.com.au/privacy-policy](http://www.vissf.com.au/privacy-policy).

Link Advice are subject to the Link Group Privacy policy, a copy of which is available on request and the privacy statement is available from [www.linkgroup.com/docs/Link\\_Group\\_Privacy\\_Policy.pdf](http://www.linkgroup.com/docs/Link_Group_Privacy_Policy.pdf)

## What should you do if you have a complaint?

If you have a complaint about the financial product advice provided by the Trustee or about VISSF, contact VISSF via the client services team by email or post and register a 'formal complaint'. Your complaint will then be directed to the Fund Secretary who will consider your complaint and respond within 90 days.

If you wish to object to a decision made by the Trustee that directly affects you, you should write to Fund Secretary. You need to write 'Complaint' on the envelope and on the letter and send it to:

The Fund Secretary

The Victorian Independent Schools Superannuation Fund  
GPO Box 4974, Melbourne VIC 3001

If you have a complaint about any of the services that Link Advice is responsible for, you can telephone, write by post or email, to the attention of the Complaints Officer, detailing your complaint. Link Advice will consider your complaint and will usually respond within 45 days and will make all reasonable efforts to resolve your complaint quickly and fairly.

If an issue with the Trustee, VISSF or a service that Link Advice is responsible for has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Telephone: **1800 931 678**

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

Website: **[www.afca.org.au](http://www.afca.org.au)**

## Contact details

### Trustee

VIS Nominees Pty Limited (as Trustee of VISSF)

ABN 11 006 586 367

AFSL 235097

RSE Licence Number L0000321

Mail Address:

GPO Box 4974, Melbourne VIC 3001

### VISSF

The Victorian Independent Schools Superannuation Fund

ABN 37 024 873 660

RSE Registration Number R1000436

MySuper Authorisation 37024873660599

Telephone: 1300 660 027

Email: [super@vissf.com.au](mailto:super@vissf.com.au)

Website: **[www.vissf.com.au](http://www.vissf.com.au)**

Products:

VISSF Accumulation Section

VISSF Account Based Pension Section

### Link Advice Pty Limited

ABN 36 105 811 836

AFSL 258145

Telephone: 1300 734 007

Address: 1A Homebush Bay Drive, Rhodes NSW 2138

Email: [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)