

Why the Joint FSG?

This is definitely worth a quick read because it will help you understand Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 (Virgin Money) and Superpartners Pty Ltd's ABN 57 078 907 883 (Superpartners) joint role in bringing you Virgin Super (VS). It also contains information on our services, how our representatives are remunerated and how we deal with complaints.

In bringing Virgin Super to you we have brought together the best possible partners to provide you with the best possible Super.

Underlying Fund Manager: Virgin Super invests contributions into funds managed by Macquarie Investment Management ABN 66 002 867 003

Administrator: Superpartners – the largest super administrator in Australia

Trustee: Trust Company Superannuation Services Pty Ltd ABN 49 006 421 638 – one of Australia's largest specialist Super trustees

Insurance: ING Life Limited ABN 33 009 657 176 – one of Australia's leading life insurers

The Virgin Super Product Disclosure Statement (PDS) will explain all the details about Virgin Super and help you decide whether or not to invest. If you haven't seen the PDS or want to receive one, just contact us and we'll send one out, or alternatively you can download a copy from: virginmoney.com.au

Getting information on Virgin Super

Who will I be dealing with?

If you contact Virgin Super, a representative from Superpartners, who has been expertly trained on all aspects of Virgin Super, will answer your questions about the product. Superpartners provide a range of great member and employer services which include answering your calls, processing your contributions, benefit payments & insurance as well as other services to ensure your requests are looked after. If Superpartners can't answer your questions, then information about our products and services will be given to you by a representative or authorised representative of Virgin Money.

So who is responsible for the information given to me?

Both Virgin Money and Superpartners hold an Australian Financial Services Licence (AFSL) under the Corporations Act 2001 and therefore have responsibility for the services provided by their representatives. Virgin Money is not responsible for the information provided by Superpartner's representatives under its AFSL and likewise Superpartners is not responsible for any advice given by Virgin Money's representatives.

What financial services are available to me?

Representatives of both Virgin Money and Superpartners can provide you with general financial product advice and reports about Super. This means that the information that we provide to you is general in nature and is provided without taking into account your particular financial needs, circumstances or objectives. Therefore you should assess your own financial situation before making an investment decision based on this advice.

How can I invest in Virgin Super?

Once you've joined Virgin Super you can invest all types of super contributions by direct debit, cheque or BPAY. Please note that you may also be required to complete and sign a Virgin Super form in order for us to proceed with your instructions.

How do we get paid?

Virgin Money

If you decide to invest in Virgin Super, Virgin Money will receive a \$1 per week Member Fee which covers member administration and communications, as well as the tiered Management Fee. Virgin Money uses the tiered Management Fee to pay their partner companies and keeps what's left. Refer to the Virgin Super PDS for a full description of our fees and a scenario guide.

Virgin Money may also pay a referral fee to companies that have a relationship with Virgin Money in exchange for them helping us to market Virgin Super. The referral fee varies according to the company referrer and the financial products involved. This referral fee does not represent any additional cost to you and is standard practice.

If you're considering insurance, Virgin Money also keeps a commission from the premium; the commissions are not expected to be any more than 15% of the premium. For example, this means that if you pay a premium of \$20, Virgin Money will get no more than 15% or \$3.00. This is not an extra cost as it's already included in the premium that you pay.

Virgin Money and our partner insurer have agreed to share any profit resulting from the operation of the group life insurance pool. This may result in Virgin Money obtaining a benefit from the insurer, but once again, this will not represent any additional cost to you.

Representatives of Superpartners and Virgin Money

The representatives you deal with will usually be either employees or authorised representatives of Virgin Money or employees of Superpartners.

Employees of Superpartners and Virgin Money are paid a salary. In addition, they may receive bonus payments or other benefits that are discretionary and based on pre-determined performance objectives. They do not receive any commissions, fees or bonuses for giving general financial product advice.

Do any relationships or associations exist which may influence Virgin Money or Superpartners in providing the financial services to me?

Superpartners is contracted by Virgin Money to provide services for Virgin Super and is paid a fee for this service.

Other than this, both Virgin Money and Superpartners do not have any relationships or associations with any other product issuer that could be expected to influence the provision of this financial service.

Not Happy? No Worries!

We want you to be happy. So if you have a complaint about the service provided to you then you can call or write to us at the following:

Call us at:
1300 652 770

Write to us at:
Virgin Money Resolutions Manager –
Virgin Super
Locked Bag 8 Haymarket NSW 1236

Or email us at:
expert@virginsuperannuation.com.au

Both Virgin Money and Superpartners are members of independent external dispute resolution bodies. So if after we have addressed your complaint, you remain dissatisfied with how it was handled, then you may take your complaint to the following independent complaints resolutions bodies depending on the nature of the complaint.

If you are not satisfied with the response provided (or your complaint is not resolved within 90 days), you may take your complaint to the Superannuation Complaints Tribunal (SCT).

Superannuation Complaints Tribunal (SCT)

Locked Mail Bag 3060
GPO Melbourne VICTORIA 3001

Tel: 1300 884 114 (local call cost in Australia)

If your complaint is outside the jurisdiction of the SCT or regarding Superpartners and you do not receive a response within 45 days, you may take your complaint to:

Financial Ombudsman Service Limited (FOS)

GPO Box 3
Melbourne VICTORIA 3001

Tel: 1300 78 08 08 (local call cost in Australia)

However you should follow our internal dispute process noted above before taking your complaint to any independent complaints resolution body.

You can obtain further information about your rights under the complaints process by calling the Australian Securities and Investments Commission's (ASIC) infoline on 1300 300 630 (local call cost in Australia). Or alternatively you can refer to their website at: fido.asic.gov.au

How do I get in touch?

Virgin Money Financial Services Pty Ltd

ABN 51 113 285 395
AFSL 286869
RSE L0000635
RSE R1001440

Address: PO Box R1801,
Royal Exchange NSW 1225
Tel: 1300 652 770
expert@virginsuperannuation.com.au
virginmoney.com.au

Superpartners Pty Ltd

ABN 57 078 907 883
AFSL 238761

Address: Locked Bag 8
Haymarket NSW 1236

Tel: 1300 652 770
expert@virginsuperannuation.com.au
superpartners.com.au