Combined Financial Services Guide (FSG)

June 2026

Why the combined FSG?

This is definitely worth a read because it will help you understand the parties involved and the financial services they provide. Virgin Money Financial Services Pty Ltd (Virgin Money) ABN 51 113 285 395 holds Australian Financial Services Licence (AFSL) 286869 and Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 holds AFSL 235906. Virgin Money is the promoter and MSAL is the trustee of Virgin Money Super, a plan in the Mercer Super Trust ABN 19 905 422 981.

This FSG contains information regarding Virgin Money Super and related services, explains how to contact us, how we and other relevant persons are remunerated, how we deal with complaints and other details to help you decide whether to invest in the product or use the services provided by us.

We are required to provide you with this information if you are likely to avail yourself of our services or we provide you with financial product advice.

This FSG has been authorised for issue by MSAL as the trustee of Virgin Money Super and Virgin Money as the promoter and focuses on us and our respective roles.

Other documents you may receive from us

If you consider investing in Virgin Money Super, we may also provide you with the Virgin Money Super Product Disclosure Statement (PDS). Our PDS explains all the details about Virgin Money Super and will help you decide whether or not to invest in Virgin Money Super. You can find the PDS at **virginmoney.com.au/super** or you can call our Customer Care Team on **1300 652 770** to request a copy.

This FSG does not relate to financial planning services which are provided by Mercer Financial Advice (Australia) Pty Ltd ABN 76 153 168 293 AFSL 411766, a related body corporate of MSAL, which has a separate FSG.

Who will I be dealing with?

Virgin Money is the promoter of Virgin Money Super and makes available the Virgin Money Super website. It also promotes various other products and services which you may receive information about.

MSAL is the trustee and issuer of Virgin Money Super. MSAL holds Registrable Superannuation Entity (RSE) Licence L0000819.

Virgin Money and MSAL have responsibility for the services provided by their own representatives.

What financial services are available to me?

Virgin Money and MSAL may provide you with factual information and in some circumstances may provide general financial product advice in respect of superannuation. General financial product advice is a recommendation or an opinion given orally or in writing that can influence you to make a decision about financial products but does not take into account your particular objectives, financial situation or needs.

Relationships and Associations

MSAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917. Other subsidiaries of MAPL also provide financial services such as superannuation administration, investment management, financial advice and consulting services via the following entities:

- Mercer Outsourcing (Australia) Pty Ltd (MOAPL) ABN 83068908912 AFSL411980.
- Mercer Investments (Australia) Limited (MIAL) ABN 66008612397 AFSL244385.
- Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76153168293 AFSL411766.
- Mercer Consulting (Australia) Pty Ltd (MCAPL) ABN 55153168140 AFSL411770.

MSAL, MOAPL, MIAL, MFAAPL and MCAPL are wholly owned subsidiaries of Mercer (Australia) Pty Ltd (MAPL) ABN 32005315917, which is part of the Mercer global group of companies (Mercer).

MSAL and Virgin Money are responsible for the contents of this FSG and are the issuers of this FSG. MOAPL, MIAL, MFAAPL, MCAPL or MAPL are not responsible for the issue of, or any statements in this FSG.

Virgin Money does not have relationships or associations with any other product issuer that could be expected to influence the provision of the financial services described in this FSG.

How you can provide instructions to us?

You can give us instructions by using any of the contact details below:

Phone:	**1300 652 770** 8am and 6pm AEST/AEDT Monday to Friday (apart from national public holidays)
Postal Address:	**Virgin Money Super** **GPO Box 4650** **Melbourne VIC 3001**
Website:	**virginmoney.com.au/super**

What do we get paid?

If you decide to invest in Virgin Money Super you may be charged administration fees and costs, investment fees and costs and transaction costs. These fees and other costs may be deducted from your account, from the returns on your investments or from the assets of the fund. MSAL uses these fees to pay itself and its service providers, including those mentioned above. Refer to the Virgin Money Super PDS for details of these fees. MSAL also pays Virgin Money a proportion of its fee for the marketing and distribution services Virgin Money provides to MSAL.

Virgin Money may pay a referral fee to companies that have a relationship with Virgin Money in exchange for them helping to promote Virgin Money Super. Referral fees vary by company and product promoted but are generally in line with general market practice. It is important to understand that any referral fee paid by Virgin Money is not an additional cost to you.

What is paid to our representatives for providing financial services to you?

Representatives of MSAL and Virgin Money who provide the financial services described in this FSG receive a salary. Representatives may also receive bonus payments and non-monetary benefits that are based on pre-determined performance objectives.

Non-monetary benefits may include, conferences and functions (both in Australia and overseas), study support and gifts such as movie and theatre tickets. It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product (that the employee recommends or advises on) or service they provide. Representatives generally do not receive any commission, fees or bonuses for giving general financial product advice.

Your Privacy

We take your privacy seriously because we know you do. Personal information is dealt with in accordance with MSAL's and Virgin Money's privacy policies which set out how we comply with the Privacy Act. See the Virgin Money Super Product Guide for a summary of our privacy arrangements.
Go to **virginmoney.com.au/privacy** for the Virgin Money Privacy Policy and **mercersuper.com.au/privacy** for MSAL's Privacy Policy. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on **1300 652 770**.

If you have a complaint

We recognise that sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible. So, if you are unhappy with something or have a complaint about the service or product provided to you, you should take the following steps:

- Call the Customer Care Team on **1300 652 770** from 8am to 6pm AEST Monday to Friday

  or

- Write to: **Virgin Money Super**
  GPO Box 4303
  Melbourne VIC 3001

We will acknowledge your complaint as soon as possible, generally by the next working day. The trustee will endeavor to deal with your complaint completely and inform you in writing of the outcome.

The trustee always seeks to resolve any complaints to the satisfaction of all concerned and in the best interests of all customers. However, if you are not happy with the way your complaint has been handled, or with its outcome, or it takes longer than 45 days or 90 days for complaints about death benefit distribution, you are also able to refer your complaint to the Australian Financial Complaints Authority **(AFCA)**. AFCA provides fair and independent dispute resolution for financial complaints.

You can contact AFCA as follows:

Mail: **GPO Box 3, Melbourne VIC 3001**
Phone: **1800 931 678**
Email: **info@afca.org.au**
Website: **www.afca.org.au**

There are some time limits for lodging certain complaints with AFCA. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of being given our written decision. For more details about referring a complaint to AFCA, how AFCA handle complaints, and time limits that may apply, contact AFCA directly.

If you need accessibility support

Interpreter services – If English isn't your first language, we can arrange for an interpreter through Translating and Interpreting Services (TIS) National. Simply ask our Helpline team for an interpreter when you contact us.

Accessibility support – We offer support for anyone with a hearing or speech impairment through the National Relay Service (NRS). To use the NRS, call **1800 555 660** or register online via **www.accesshub.gov.au/about-the-nrs**.

NRS Chat users, connect to the NRS then ask for 1800 682 525.

TTY users, phone 133 677 then request 1800 682 525.

Voice Relay users, phone 1300 555 727 then ask for 1800 682 525.

Compensation arrangements

Virgin Money and MSAL are required to operate an arrangement to compensate members and consumers, by having professional indemnity insurance in place that satisfies the Corporations Act and covers the financial services detailed requirements under section 912B of the FSG where they are provided by our representatives (authorised acts).

How do I get in touch?

For superannuation enquiries

Phone: **1300 652 770**
8am and 6pm AEST/AEDT Monday to Friday
(apart from national public holidays)

Postal Address: **Virgin Money Super**
GPO Box 4650
Melbourne VIC 3001

Website: **virginmoney.com.au/super**

For Virgin Money enquiries

Address: Virgin Money Financial Services Pty Ltd
Level 9, 126 Phillip Street
Sydney NSW 2000

Website: **virginmoney.com.au**

Virgin Money Super is a plan in the Mercer Super Trust ABN 19 905 422 981. Issued by Mercer Superannuation (Australia) Limited ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Virgin Money Super Plan.

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This information is general advice and does not take into account your objectives, financial situation or needs. Before acting on this advice, please consider the Product Disclosure Statement, Financial Services Guide and Target Market Determination available at **virginmoney.com.au/super**.

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