

# Financial Services Guide (FSG) – PFS Nominees Pty Ltd

Issue date: 1 July 2008  
Issue number: 3

## A guide to our relationship with you and others

This *FSG* is an important document that is provided by PFS Nominees Pty Ltd ABN 16 082 026 480 ('Trustee', 'we', 'us' or 'our'). Our contact details are set out on the last page of this *FSG*.

This *FSG* sets out the range of financial services that we are authorised to provide under our Australian Financial Services Licence (AFSL) 243357 and the types of financial products to which those services relate. It contains information to help you decide whether to use these financial services, and includes information about:

- how we and our relevant associates are remunerated in relation to the services offered; and
- our internal and external complaints handling procedures and how these are made available to you.

If you are issued with a particular financial product, being a superannuation interest in the Plum Superannuation Fund ABN 20 339 905 340 (Fund), we will generally give you information about the particular financial product – contained in a *PDS* – to help you make an informed decision about the financial product. In certain circumstances we are not required to provide a *PDS* (including, for example, where you already have one).

## Who is responsible for the financial services provided?

PFS Nominees Pty Ltd is responsible for the financial services described in this *FSG*.

PFS Nominees Pty Ltd acts for itself when dealing in and providing general financial product advice with respect to superannuation interests in the Fund.

Plum Financial Services Limited  
ABN 35 081 812 731 AFSL 243356 (Plum)  
administers the Fund.

## Do we have any relationships or associations with other financial product issuers?

PFS Nominees Pty Ltd is a subsidiary of Plum, which is a subsidiary of MLC Limited (MLC).

MLC is part of the National Australia Group of companies. Some of the product issuers of the investment options available through the Plum Pooled Superannuation Trust ABN 68 093 957 533 (Plum PST) are also part of the National Australia Group of companies.

## What kinds of financial services are we authorised under our licence to provide you and what kinds of financial product/s do those services relate to?

PFS Nominees Pty Ltd is authorised under its AFSL to provide the following:

Financial service	Financial product to which the service relates
General financial product advice	Superannuation
Deal in a financial product	Superannuation

The dealing and advice services above relate to superannuation interests in:

- the Fund through the following sub-plans of the Fund:
  - Plum Personal Plan;
  - Plum Eligible Spouse Plan;
  - various employer-sponsored sub-plans; and
- the Plum PST.

## How do you have to give us instructions about your financial product/s?

You can give us instructions by using the contact details set out on the last page of this *FSG*.

**Trustee:**  
PFS Nominees Pty Ltd  
ABN 16 082 026 480  
AFSL 243357

**Fund:**  
Plum Superannuation Fund  
ABN 20 339 905 340

Level 9, 90 Collins Street  
Melbourne Vic 3000  
GPO Box 63  
Melbourne Vic 3001

**Telephone** 1300 55 7586  
**Fax** 1300 99 7586  
**Email** [service@plum.com.au](mailto:service@plum.com.au)  
**Web** [www.plum.com.au](http://www.plum.com.au)

**Are any commissions, fees or other benefits payable to anyone in respect of the services we are authorised to provide?**

Directors of PFS Nominees Pty Ltd who are not employed by a company associated with the Trustee receive an agreed fixed annual fee for the performance of their role. Otherwise, no one receives any remuneration (including commission) or other benefits that are attributable to the provision of our financial services.

**Will anyone be paid for referring you to us?**

We do not pay commissions or provide other benefits to any person for referring clients to us.

**Indemnity insurance**

The Trustee holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of representatives who were authorised by the Trustee at the time of the relevant conduct, but who have since left.

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

The Trustee has in place, through the Fund's administrator Plum, procedures to manage any enquiries or complaints it may receive from members and other interested parties. If you have any enquiries or complaints regarding your superannuation, contact a Plum Member Services Consultant on **1300 55 7586**, any business day, 8.00am to 6.00pm, Australian Eastern Standard Time (AEST).

Replies to many enquiries can usually be made over the telephone or by return telephone call within a short period. If not, you may be required to confirm the enquiry in writing and provide a contact address for the reply. The enquiries will then be answered by a Plum Member Services Consultant as soon as possible.

If you are not satisfied with the response to your enquiry or if you have a complaint, then you may lodge a formal complaint with the Trustee, preferably in writing. You should make it clear that you are lodging a complaint and not merely making an enquiry. You may be requested to provide evidence in support of your complaint. The Trustee or its delegate will seek to consider and deal with the complaint and advise you of its decision within 90 days of the date of receipt of the complaint.

Complaints should be directed to:

**The Complaints Officer  
Plum Financial Services Limited  
GPO Box 63  
Melbourne Vic 3001**

**Superannuation Complaints Tribunal (SCT)**

The SCT is an independent dispute resolution body set up by the Government to assist members or beneficiaries of members to resolve certain types of superannuation complaints that have not been resolved by the Trustee.

The SCT cannot assist you to resolve a complaint unless you first refer the complaint for consideration and resolution to the Trustee's own enquiries and complaints procedures.

If your complaint has not been dealt with by the Trustee or its delegate to your satisfaction within 90 days, then you may have a right to lodge a complaint with the Tribunal.

Once the SCT accepts a complaint it may attempt to resolve the dispute by arranging a conciliation conference between the member and the superannuation fund trustee. Where this process is unsuccessful, the SCT may formally review the matter and make a binding decision.

The SCT can be contacted by:

Telephone: **1300 78 0808**

Mail: **Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO Melbourne Vic 3001**

**What should you do if you need more information?**

If you would like further information, visit the Member section of the website, **www.plum.com.au**, email us at **service@plum.com.au** or contact a Plum Member Services Consultant on **1300 55 7586**.

Alternatively, write to us at:

**Plum Financial Services Limited  
GPO Box 63  
Melbourne Vic 3001**

Retain this document for your reference and any future dealings with PFS Nominees Pty Ltd.