

Financial Services Guide (FSG)

This Financial Services Guide was prepared on 31 March 2024

What is a Financial Services Guide?

This Financial Services Guide ('FSG') provides information about the financial products and services provided by CCSL Limited ABN 51 104 967 964 ('CCSL'). It helps you understand and decide if you wish to use the financial services we are able to offer you.

CCSL and its representatives may also be collectively referred to as "us, we or our" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we have not considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives.

At the time we issue any financial product to you, we will give you a PDS issued by us. A PDS contains information about the financial product to assist you in making an informed decision about the product. The PDS will outline relevant terms, significant risks, and fees and costs associated with the product. You should consider the PDS carefully before making a decision about whether the product is right for you.

We have arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Corporations Act 2001.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

CCSL is an Australian Financial Services Licensee (AFSL number 287084), an APRA regulated Registrable Superannuation Entity Licensee (RSEL number L0000758) and trustee of a number of APRA regulated superannuation funds.

CCSL is responsible for the financial services that it, and its representatives, provide to you. We are also responsible for, and authorise, the content and distribution of this FSG.

Our contact details are as follows:

Licensee name: CCSL Limited ABN 51 104 967 964

AFSL number: 287084

Postal Address: GPO Box 3001 Melbourne Vic 3001

Website: <https://diversa.com.au/>

Phone: +613 9097 2800

Email: contact@diversa.com.au

If you have any questions about this FSG or our services, you can contact us using the contact information above.

CCSL is part of a corporate group. CCSL shares resources with Diversa Trustees Limited (ABN 49 006 421 638) (Diversa) which is a related entity within the same corporate group and also operates a superannuation trustee business. While CCSL and Diversa share resources each entity is separate and does not act for or on behalf of the other. For more information about Diversa please refer to our website or the Diversa Trustees Limited FSG.

On whose behalf do we act?

As we are a product issuer, we act on our own behalf when we provide financial services to you. We do not act on your behalf.

What services and products are we authorised to provide to you?

We are authorised by our AFSL to provide general financial product advice in relation to basic deposit products, investment life insurance products (as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds), interests in managed investment schemes excluding investor directed portfolio services, and superannuation products.

We are also authorised to issue superannuation products, to deal on behalf of another in basic deposit products and investment life insurance products, and to provide a superannuation trustee service. We are authorised by our AFSL to provide these services and products to both retail and wholesale clients.

We will only provide you with general advice and dealing services in relation to the products that we issue. We will not provide you with general advice or dealing services in relation to products issued by other financial services providers. There is an important difference between 'general advice' and 'personal advice'. In providing general advice we do not take into account your particular objectives, financial situation or needs. We are not authorised under our AFSL to provide you with other advice services such as personal advice.

We do not provide personal financial advice or tax advice. If you require personal financial advice or tax advice you should seek advice from appropriately qualified professionals.

What benefits do we receive for providing our services?

CCSL does not charge you for the provision of general advice. CCSL receives fees for acting as trustee of each superannuation fund of which it is the trustee. Fees paid to CCSL may be calculated as a flat annual fee, based on the assets held in the superannuation fund or calculated with reference to specific activities or services (or a combination of these calculation methods). Details of these fees are set out in the PDS for each superannuation fund of which CCSL is the trustee and can be obtained upon request free of charge by contacting us using the details set out in this FSG.

CCSL may also incur costs when acting as the trustee of a superannuation fund and may be entitled to recoup those costs from the fund. Details of the trustee's right of indemnity for costs is set out in the trust deed for each relevant superannuation fund.

You may request more details about the way we are remunerated in respect of our role as trustee of a specific superannuation fund by contacting us using the information in this FSG. Requests should be made within a reasonable time after receiving this document and before any financial service identified in this FSG is provided to you.

How are we and third parties remunerated?

CCSL's directors and employees are paid a salary and may also be awarded an annual bonus which may comprise fixed and variable components, and cash benefits.

Bonuses will depend on the achievement of performance targets which may include the delivery of improved financial outcomes for members.

CCSL's shareholders (including any shareholders of a related body corporate) may also receive a benefit based on CCSL's ongoing company performance.

CCSL relies on a range of third parties appointed to provide services to superannuation fund members. These service providers include superannuation fund sponsors and promoters (Promoters) who are paid fees for the services they provide to superannuation fund members. Fees paid to Promoters may be calculated as a flat annual fee, based on the assets held in the superannuation fund or calculated with reference to specific activities or services (or a combination of these calculation methods). Details of these fees are set out in the PDS for each superannuation fund of which CCSL is the trustee and can be obtained upon request free of charge by contacting us using the details set out in this FSG.

You may request more details about the way CCSL, our directors and employees, relevant third parties or our shareholders are remunerated by contacting us using the information in this FSG. Requests should be made within a reasonable time after receiving this document and before any financial service identified in this FSG is provided to you.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

What associations or relationships do we have with financial product issuers?

CCSL is the issuer of products and representatives of CCSL may be members of the products issued by CCSL. Where this occurs CCSL has processes and procedures in place to avoid or appropriately manage any actual or perceived conflicts of interest so that any such conflicts will not influence the services we provide to you.

What should you do if you have a complaint?

If you have a complaint, you can write to us or contact us to discuss your complaint.

For information about our how we manage complaints please refer to our complaints policy available at: <https://diversa.com.au/complaints/>. To discuss or lodge a complaint please contact our Complaints Officer using any of the following contact details:

Email: complaints@diversa.com.au
Telephone: +61 3 9097 2804, Monday to Friday, 8am–5pm (AEST/AEDT)
In writing to: Complaints Officer
CCSL Limited
GPO Box 3001, Melbourne VIC 3001, Australia

We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 45 days (or for death benefit distribution complaints, within 90 days), you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.