

**Trustees**

# Financial Services Guide

**5 October 2021**



# Fees and Charges Schedule

## Australian Unity Trustees

This Financial Services Guide (FSG) is issued by Australian Unity Trustees Limited under the requirements of its Australian Financial Services Licence (AFSL) No. 483220.

This is an important document that provides you with information about the financial services that Australian Unity Trustees is authorised to provide.

It will inform you and assist you in deciding whether to use any of the services offered by Australian Unity Trustees.

This document provides you with information about:

- The services and products we provide under the Australian Unity Trustees AFSL:
- Remuneration received by Australian Unity Trustees and other related entities:
- Australian Unity Trustees' complaints handling process and:
- Our professional indemnity and compensation arrangements.

## Products and services

Australian Unity Trustees is the holder of an AFSL. Under this licence, Australian Unity Trustees can, amongst other things:

- Provide general financial product advice
- Deal in, vary, acquire and dispose of:
  - Basic deposit products
  - General insurance products
  - Investment products
  - Interests in managed investment schemes (including Investor Directed Portfolio Services)
  - Government debentures, securities, equities or bonds
  - Life products
  - Superannuation and Retirement Savings Accounts
- Provide custodial or depository services (other than Investor Directed Portfolio Services)
- Provide traditional trustee services:
  - Estate planning / will preparation
  - Estate administration
  - Trust management and administration
  - Financial manager, administrator or attorney
  - Charitable foundations

Any services we offer will be provided directly to you as our client. We do not act as a representative of any other licensee.

Our staff are authorised by Australian Unity Trustees to provide these services to you. Our staff are salaried employees of the Australian Unity Group.

Australian Unity Trustees does not provide personal financial advice. If required, personal financial advice will be provided to you by a representative of Australian Unity Personal Financial Services.

Representatives and staff may be entitled to a salary or share bonus, subject to their performance, the performance of Australian Unity Trustees and the overall performance of the Australian Unity Group.

### Other documents you may receive

You may also receive other documents when Australian Unity Trustees provides services or products to you.

If you receive personal financial advice from a representative of Australian Unity Personal Financial Services Ltd, you will be provided with a Statement of Advice (SoA). The SoA will take into account one or more of your financial situations, needs or objectives.

The SoA will contain the advice, the basis on which the advice is given, and information about commissions, fees and any associations which may have influenced that advice.

You may request a copy of the advice or any further advice provided to you by contacting your financial advisor.

If you invest in any financial product you will receive a Product Disclosure Statement (PDS). The PDS is intended to help you make an informed decision about acquiring the financial product as it contains information about the features, risks, fees, terms and conditions of the financial product.

### Fees & charges

Australian Unity Trustees may charge fees for service and products we may provide to you.

The Australian Unity Trustees Fees & Charges Schedule must be read in conjunction with this FSG and is also available on the Australian Unity Trustees Website at:  
[www.australianunity.com.au/trustees](http://www.australianunity.com.au/trustees)

### Providing instructions to Australian Unity Trustees

You can contact Australian Unity Trustees by using the contact details provided within this FSG or by visiting the Australian Unity Trustees website at:  
[www.australianunity.com.au/trustees](http://www.australianunity.com.au/trustees)

Some products and services may have specific requirements with regard to the provision of instructions in order to execute certain transactions.

Please refer to the Product Disclosure Statement for this information, where applicable.

### Relationships or associations with financial product providers

Australian Unity Trustees is part of the Australian Unity Group and we may refer clients to other related entities within the Group for products and services.

Our staff or representatives may attend conferences or seminars that may be partly or fully sponsored by providers of financial service products.

No sponsor or amount of sponsorship influences the recommendations made by representatives, for any financial services or products. We do not receive or pay any referral fees from any related or unrelated parties.

### Australian Unity Group remuneration

Australian Unity Trustees may recommend the use of Australian Unity Group products or services, which may have upfront fees, costs, or ongoing commissions.

The Australian Unity Group may be entitled to an upfront fee or ongoing commission from a particular financial service or product.

### Compensation and Professional Indemnity Insurance

Australian Unity Trustees maintains a Professional Indemnity Insurance policy that satisfies the compensation requirements under section 912B of the Corporations Act 2001.

The policy provides indemnity for breaches of the Corporations Act 2001 by Australian Unity Trustees, including representatives who are no longer employed by the Australian Unity Group.

### Privacy

Personal information that you provide to Australian Unity Trustees is subject to applicable Privacy laws including the Privacy Act (1998) and the Australian Privacy Principles. This information is handled in accordance with the Australian Unity Privacy Policy and to meet our obligations under the Anti-Money Laundering and Counter Terrorist Financing Act (2006).

If you have any questions on how the Australian Unity Group handles your personal information or your rights to access your personal information, please contact us directly by calling 13 29 39 or write to the:

#### Group Privacy Officer

Australian Unity Limited  
271 Spring Street  
MELBOURNE VIC 3000

Alternatively visit our website at [australianunity.com.au](http://australianunity.com.au) to view our Privacy Policy.

## Complaints

We have established complaints resolution procedures that aim to deal with and resolve your complaint within 30 days. If you have a complaint about our products or services, you should raise this with our Complaints Manager.

**Mail:** Complaints Manager,  
Australian Unity Trustees Limited,  
Level 12, 271 Spring Street, Melbourne VIC 3000  
**Phone:** 1800 87 87 83  
**Email:** trusteecomplaints@australianunity.com.au

If you are not satisfied with our response to your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is a free, fair and independent dispute resolution scheme that considers complaints about financial products and services.

### Australian Financial Complaints Authority

**Mail:** GPO BOX 3, Melbourne VIC 3001  
**Phone:** 1800 931 678 (free call)  
**Fax:** (03) 9613 6399  
**Email:** info@afca.org.au  
**Web:** www.afca.org.au

For complaints relating to Attorney or Guardianship and Administration services, you may contact the relevant Court or Tribunal in your State.

### Victoria

Victorian Civil and Administrative Tribunal

**Phone:** 1300 018 228  
**Web:** www.vcat.vic.gov.au

### New South Wales

NSW Trustee and Guardian  
**Phone:** 1300 320 320  
**Web:** www.tag.nsw.gov.au

### Queensland

Queensland Civil and Administrative Tribunal  
**Phone:** 1300 753 228  
**Web:** www.qcat.qld.gov.au

### South Australia

South Australian Civil and Administrative Tribunal  
**Phone:** 1800 723 767  
**Web:** www.sacat.sa.gov.au

### Western Australia

WA State Administrative Tribunal  
**Phone:** 1300 306 017 or (08) 9219 3111  
**Web:** www.sat.justice.wa.gov.au

### ACT

ACT Civil & Administrative Tribunal  
**Phone:** 02) 6207 1740  
**Web:** www.acat.act.gov.au

The Australian Securities and Investments Commission also has a Freecall Infoline on 1300 300 630.

## Contact details

If you would like further information about any of the services contained in our FSG, please call your Client Manager or contact us on:

**Australian Unity Trustees Limited**  
Level 15, 271 Spring Street  
MELBOURNE VIC 3000

**1800 87 87 83**  
**australianunity.com.au/trustees**  
**australianunitytrustees@australianunity.com.au**

### New South Wales

Level 6, 88 Phillip Street, SYDNEY NSW 2000

### Queensland

Level 16, 241 Adelaide Street, BRISBANE QLD 4000

### South Australia

Level 7, 33 King William Street, ADELAIDE SA 5000

### Western Australia

Ground Floor, 1110 Hay Street, WEST PERTH WA 6005

### Australian Capital Territory

Unit 1 120 Giles Street, KINGSTON ACT 2604