



FINANCIAL SERVICES GUIDE

29 November, 2019



1. PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE ("FSG")

This FSG is designed to assist you to decide whether to use our services and to explain:

- a) Who we are and how you can contact us,
- b) What services we are authorised to provide under our authorising Australian Financial Services ("AFS") Licensee,
- c) How we are remunerated for these services,
- d) Any (potential) conflicts of interest we may have,
- e) Our dispute resolution processes and compensation arrangements.

It is very important that you read and understand the contents of this document prior to making decisions about engaging with us and accessing our financial products and services.

If you would like further information, please contact us.

2. NAME OF SERVICE PROVIDER

The Service Provider is GigSuper Pty Ltd ("GigSuper", "we" or "us") (ABN 32 620 862 053), who is a Corporate Authorised Representative (AFS Representative No. 1276569) of GROW Super AFSL Pty Ltd ("Grow Super AFSL ") (ACN 135 540 135), the holder of AFS Licence No 340958.

The distribution of this FSG by GigSuper has been authorised by Grow Super AFSL.

3. AUTHORISATIONS AND SERVICES UNDER OUR AUTHORISING AFS LICENSEE

GigSuper is authorised to provide the following financial products and services:

- a) To provide general financial product advice for the following classes of financial products:
 - i. Deposit and payment products limited to:
 - Basic deposit products;
 - ii. Life products including:
 - 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; and
 - Life risk 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;
 - iii. Superannuation; and
- b) To deal in a financial product by:
 - i. Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- Deposit and payment products limited to:
 - Basic deposit products;
- Life products including:
 - 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; and
 - Life risk 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; and

- ii. Superannuation;

to retail and wholesale clients.

4. OUR CONTACT DETAILS

GigSuper's contact details are as follows:

Goods Shed North, 710 Collins Street

Docklands, VIC 3008

hello@gigsuper.com.au

Grow Super AFSL's contact details are as follows:

Suite 1, 29 Hutchinson Street

Surry Hills NSW 2010

Email: grow@growsuper.com.au

5. WARNING ABOUT THE "GENERAL" NATURE OF OUR ADVICE TO YOU

It is important for you to understand that under these disclosures, we can only provide you with general advice. The "general" nature of this advice means that it will not account for nor be tailored to your individual objectives, specific financial situation or other personal needs.

Accordingly, it is important that you obtain prior advice from a licensed professional regarding the suitability of our products and services for your individual objectives, specific financial situation or other personal needs. You should obtain a Product Disclosure Statement ("PDS") relating to the product and consider it before making any decision about whether to acquire the product.

While GigSuper strives to ensure that the information we provide to our clients is wholly accurate and reliable, neither GigSuper nor its directors, officers, employees, contractors, agents or associates assume any responsibility for the accuracy, completeness or currency of that advice and information.

6. METHOD OF PROVIDING US WITH INSTRUCTIONS TO DEAL ON YOUR BEHALF

You can provide us with instructions via our app or online web portal, or alternatively you can contact us and issue us with instructions to act on your behalf. You can send us your instructions in the following ways:

- a) In person.
- b) By ordinary or registered post.
- c) By email or other electronic communication.
- d) Such other method as may be mutually agreed between us

7. DOCUMENTATION

GigSuper will provide its clients with the relevant documentation to facilitate the provision of its advice and execution of your transactions. We will also provide you with a PDS prior to the issue of any financial products. The PDS contains important information regarding the features, benefits, risks and fees applicable to those products. It is important that you carefully read all documentation and disclosure statements that we give to you, to enable you to make an informed investment decision.

Since GigSuper is not authorised to provide personal advice, it is not required to issue a Statement of Advice.

8. PROFESSIONAL INDEMNITY INSURANCE

Our compensation arrangements comply with the legal requirements set out in Section 912B of the *Corporations Act 2001* (Cth) and ASIC Regulatory Guide 126. As required, Grow Super AFSL maintains professional indemnity insurance coverage in relation to the financial products and services we are authorised to provide on their behalf. Grow Super's coverage includes any claims in relation to the conduct of present and former representatives and/or employees.

We may rely on Grow Super's professional indemnity insurances for claims for compensation we receive from clients or former clients. These insurances are between Grow Super AFSL, their insurer and us and are intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by our representatives or us. These insurances provide cover even if one of our representatives has ceased to act or work for us.

Where we are liable to make a compensation payment ourselves, we will generally do so out of existing cash-flow and other resources.

9. OUR RECORD-KEEPING OBLIGATIONS

GigSuper will seek to ensure that comprehensive and accurate records of all client transactions undertaken, and all client advice provided, are properly maintained.

10. WHO DO WE ACT FOR?

GigSuper provides you financial products and services on behalf of Grow Super AFSL. Grow Super AFSL is responsible for the financial products and services provided under its AFS Licence.

11. REMUNERATION, COMMISSION AND BENEFITS EXPECTED TO BE RECEIVED BY GIGSUPER FOR THE PROVISION OF FINANCIAL SERVICES

GigSuper, in its capacity of promoter of the GigSuper product, is entitled to receive fees based on the number of members and assets under management in the fund. It also receives a 15% fee on insurance premiums payable for the insurance administration services it provides - this fee is included in the premiums charged to your account.

You are not charged a fee in regard to the Saver accounts that are offered, and GigSuper does not receive any remuneration from such products.

Particulars of the remuneration, commission and other benefits (including ranges or rates of amounts) related to your account are available upon request by contacting hello@gigsuper.com.au.

12. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

Subject to disclosures in any PDS or other transaction documents we provide to you, both GigSuper and Grow Super AFSL do not have any relationships or associations which might influence us in providing you with our services.

13. DISPUTE RESOLUTION

GigSuper has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in light of all the circumstances.

If you hold any concerns or complaints, please advise us by letter, email or telephone, addressed or directed to the Managing Director. Upon receipt of your letter, we will seek to resolve your complaint within seven (7) days or such further time-period as may be reasonably necessary given the nature of your complaint. If you are dissatisfied with our handling of your complaint or concern, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("AFCA"). The AFCA is an external dispute resolution scheme, of which Grow Super AFSL is a member. The contact information for the AFCA is:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

14. OUR PRIVACY POLICY

GigSuper is committed to protecting your Personal Information in accordance with the Australian Privacy Principles pursuant to the *Privacy Act 1988* (Cth) ("the Privacy Act"). Our Privacy Policy contains up-to-date information about our privacy practices and procedures.

You can access our Privacy Policy at www.gigsuper.com.au, or alternatively, a copy can be sent to you upon written request to:

GigSuper Pty Ltd
Attn: GigSuper Privacy Officer
Goods Shed North, 710 Collins Street
Docklands, VIC 3008

Generally, GigSuper will not disclose your Personal Information without your consent, except as authorised under its client agreement, its Terms and Conditions, and/or as authorised or required under any Australian law or regulation.



GigSuper Pty Ltd

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