

1 December 2016

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 contains 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 free of charge.

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.

Each of 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). Other subsidiaries of MAPL also provide financial services, including to each other. Mercer Outsourcing (Australia) Pty Ltd ABN 83 068 908 912 AFSL 411980 provides superannuation administration services, while Mercer Investments (Australia) Limited ABN 66 008 612 397 AFSL 244385 provides investment management and consulting services, to MSAL including for Virgin Money Super.

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, administration fees, an investment fee and indirect costs are deducted from your super account. 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 EMPLOYEES FOR PROVIDING FINANCIAL SERVICES TO YOU?

Employees of MSAL and Virgin Money who provide the financial services described in this FSG receive a salary. Employees 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. Employees generally do not receive any commission, fees or bonuses for giving general financial product advice.

IF YOU HAVE A PROBLEM OR A COMPLAINT

We want you to be happy, so if you wish to make a complaint about the service provided to you, take the following steps:

1. Contact the person who provided you with the particular service and tell them about your complaint.
2. The person has two working days in which to resolve the complaint. If the person cannot resolve your complaint or if you are not satisfied with the way your complaint is resolved please contact the Complaints Officer:

Mercer Super Trust's
Enquiries and Complaints Officer:
GPO Box 4303
Melbourne, VIC 3001
Tel: **1300 652 770**

Both Virgin Money and MSAL are members of an independent external dispute resolution service. So if we have not addressed your complaint and you remain dissatisfied with how your complaint was handled, you can take your complaint to the following independent complaints resolution bodies depending on the nature of the complaint.

If MSAL has not responded to your complaint within 90 days, or you are not satisfied with MSAL's decision, you may be able to take the matter to a special government body called the Superannuation Complaints Tribunal (SCT).

Any complaints must be lodged with the SCT within certain time limits. For more information about requirements and time limits, you can call the SCT on 1300 884 114.

Or write to the SCT at:

Superannuation Complaints Tribunal (SCT)
Locked Bag 3060
Melbourne VIC 3001

If your complaint is outside the jurisdiction of the SCT, related to how Virgin Money has promoted Virgin Money Super to you, or relates to advice given on a non-superannuation product, you may have the right to take your complaint to the Financial Ombudsman Service (FOS).

FOS can be contacted on 1300 780 808 for the cost of a local call in Australia, via www.fos.org.au or in writing at:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne VIC 3001

This is a free service to you.

You should however follow our internal dispute resolution process first before making a complaint to any independent complaints resolution body.

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 <http://www.mercerfinancialservices.com/privacy.html> for MSAL's privacy policy or call us on **1300 652 770**.

PROFESSIONAL INDEMNITY INSURANCE

Virgin Money and MSAL have Professional Indemnity Insurance in place that satisfies the Corporations Act and covers the financial services detailed in this FSG where they are provided by our authorised employees (authorised acts). These authorised acts are covered even where subsequently the authorised employee ceases to be authorised to act on our behalves.

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

Virgin Money Financial Services Pty Ltd

ABN 51 113 285 395 AFSL 286869

Level 8, 126 Phillip Street, Sydney NSW 2000

Website: virginmoney.com.au