

Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to:

- explain who we are, how we can be contacted, what financial services we can provide, details of any potential conflicts of interest, remuneration and details of our internal and external dispute resolution procedures; and
- provide you with information to enable you to decide whether to use the Financial Services we offer.

Who are we?

QIEC Super has appointed Independent Fund Administrators & Advisers Pty Ltd (IFAA) (ABN 28 081 966 243) to provide the day-to-day administration of the Fund, including the Call Centre operations and providing written responses to member and employer enquiries. IFAA holds an Australian Financial Services Licence (AFSL No: 238507) and can provide general financial product advice in relation to superannuation.

QIEC Super Pty Ltd is authorised under this licence, as a Corporate Authorised Representative (CAR No. 268804) with some Directors of the Trustee Board as sub-authorised representatives, who are able to provide general financial product advice in relation to superannuation and to distribute this financial services guide.

Who is responsible for the financial services provided?

IFAA and QIEC Super Pty Ltd are authorised to provide general financial product advice in relation to superannuation. Any general financial product advice provided by either party is the responsibility of IFAA.

Neither the Trustee or IFAA guarantee the investment performance or return of capital invested in QIEC Super. Past performance is not a reliable indication of future performance.

What advice can we provide to you?

Any advice provided is of a general nature and does not take into account your

individual financial situation, objectives or needs. Before acting on any advice you receive, you should consider the appropriateness of the advice, having regard for your own financial situation. Before deciding to acquire a financial product, you should obtain a copy of the Product Disclosure Statement (PDS) relating to that product.

Should you require personal financial product advice, you may be referred to Queensland Teachers Credit Union Financial Planning (Corporate Authorised Representative of Outlook Financial Solutions Pty Ltd ABN 40 083 233 925 under AFSL No. 293 929) the Trustees appointed provider of financial advice services to QIEC Super members. If so, and QTCUFP provides financial product advice to you, they will provide you with a copy of their FSG.

QIEC Super Product Disclosure Statement

The QIEC Super PDS is comprised of:

- Part A - The QIEC Super Combined PDS and FSG and
- Part B - the Account Based Pension Handbook.

The PDS provides important information about the features, costs, benefits and investment options available through QIEC Super.

How do you pay for the service?

Any general advice provided by QIEC Super, its Directors or IFAA is included within the administration fees charged to members.

If you are referred to QTCUFP, you may be charged fees for the provision of personal advice.

How are we remunerated for our services?

QIEC Super is a benefit-for-members industry superannuation fund. That means

that we do not pay commissions to sales agents and all profits are returned to members. IFAA receives a fee for the administration services provided to QIEC Super and IFAA's employees are salaried staff. The Directors of QIEC Super receive meeting fees which are not related to sales or volume of business.

Any general advice provided by QIEC Super, its Directors or IFAA is included in the administration fee paid by members.

Privacy

QIEC Super may pass your personal information to a range of parties, including:

- insurers and doctors (in the case of a disablement claim);
- the Superannuation Complaints Tribunal (in the event that you complain about the Fund);
- other Funds (in relation to rollovers and locating your benefits in other Funds);
- QTCUFP, if you are referred for financial advice;
- The ATO for the purposes of finding your lost superannuation in other funds.

QIEC Super may also provide you with information about benefits provided by third parties, such as home loans or other products and services which are available to you as a member. QIEC Super will not pass your personal information to any organisation for the purposes of direct mailing or marketing.

Communicating with us

You may communicate with QIEC Super by mail, telephone, e-mail or in person. Generally, communication with the contact centre will involve contact with IFAA representatives. QIEC Super also employs two Client Services Managers who may visit your workplace and give presentations about the Fund. The Client Services Managers represent the Fund.

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Compensating members for loss or damage

In accordance with the requirements of section 912B of the Corporations Act 2001, the Trustee of QIEC Super has in place adequate Professional Indemnity insurance to compensate members for loss or damages due to any breaches of relevant legislative requirements. IFAA also has in place adequate Professional Indemnity insurance.

Do any relationships exist which might influence the financial services we provide?

QIEC Super has no relationship with any appointed service providers, and monitors the performance of each service provider on an ongoing basis.

The Directors of the Trustee may be members of QIEC Super. The Directors have in place comprehensive governance procedures, and any conflicts of interest are disclosed and recorded in a conflict of interest register.

Complaints

If you have a complaint about any general advice provided by the QIEC Super Directors or IFAA, please contact the call centre on 1300 360 507 or lodge a complaint in writing to:

The Complaints Officer

QIEC Super
PO Box 2130
Milton Qld 4064

Your complaint will then be directed to the relevant party, either QIEC Super or IFAA, who will respond to your complaint in writing as soon as possible.

If your complaint relates to general advice provided by the QIEC Super Directors or a decision made by the QIEC Super Trustee in relation to your entitlements, then if you remain dissatisfied about the decision, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT are an independent body established by the Federal Government to assist members and beneficiaries to resolve certain superannuation complaints. To find out whether the SCT can handle your complaint, you can contact them as follows:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne Vic 3001
Phone: 1300 780 808
Fax: (03) 8635 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

If your complaint relates to general advice provided by IFAA, your complaint will be directed to IFAA to respond to. IFAA is committed to providing the speedy and efficient resolution of complaints. IFAA will address your concerns and try to resolve them quickly and fairly. IFAA aims to resolve any complaints as soon as possible, but no longer than 45 days from the date of receipt. If you are dissatisfied with the outcome of your complaint through IFAA's internal complaints process, you may then

contact the Financial Ombudsman Service (FOS). FOS is an independent body that has been established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. You can contact FOS on 1300 780 808 (for the cost of a local call). Further information can also be obtained from their website; **www.fos.org.au**.

Contact Details

Independent Fund Administrators & Advisers Pty Ltd	QIEC Super
In person:	
IFAA Level 1, 424 Upper Roma St Brisbane Qld 4000	QIEC Super Level 1, 424 Upper Roma St Brisbane Qld 4000
By mail:	
IFAA PO Box 1917 Milton BC Qld 4064	QIEC Super PO Box 2130 Milton Qld 4064
By phone:	
(07) 3238 1200	1300 360 507
By fax:	
(07) 3236 0555	(07) 3236 0719
By email:	
info@ifaa.com.au	info@qiec.com.au
Visit the Website:	
www.ifaa.com.au	www.qiec.com.au

QIEC Super Administration

Neither the Trustee or IFAA guarantee the investment performance or return of capital invested in QIEC Super.

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first in our class