



Financial Services Guide

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Prepared by
SuperIQ Pty Ltd

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Purpose and content of this document

This Financial Services Guide (FSG) is an important document that outlines the products and services that SuperIQ Pty Ltd ABN 27 147 105 164 ('SuperIQ', 'we', 'our', 'us') is authorised to provide under our Australian Financial Services License (AFSL).

This document is designed to help you decide whether to use any of the services offered by SuperIQ. It also provides information about:

- Who we are and how we can be contacted
- The financial products and services we can offer
- How we, and any other relevant parties are paid
- Our relationships with others and how these could influence the advice we give you
- How complaints about us are handled
- Where to get details on our privacy policy

This document replaces any previous FSG issued by SuperIQ.

Who is SuperIQ?

SuperIQ is an Australian Financial Services Licensee who provides a self managed superannuation fund (SMSF) services unlike any others in the market.

We provide you with access to intelligent, intuitive information to allow a near 'real time' overview of your self managed super fund's position.

Our license number is 406690.

More details about the SuperIQ service can be found on our website www.superiq.com.au

What financial services and products are provided?

Under our license, SuperIQ is authorised to:

- provide general financial product advice for basic deposit products, life insurance products and superannuation
- arrange for people to apply for, acquire, vary or dispose of basic deposit products, life insurance products and superannuation

to retail clients.

We provide these services through our online administration platform which includes the establishment of your new SMSF, or the transfer of your existing SMSF, regular reconciliation review of your fund and completion of all annual accounting, regulatory and Australian Taxation Office (ATO) compliance requirements.

Please refer to our Administration Services Guide for further information.

Who will be providing the Financial Services described in this FSG?

SuperIQ acts for the trustees of self managed superannuation funds when we provide the services described in this FSG.

Our staff will be involved in the provision of these services.

We do not appoint authorised representatives or financial advisers to provide financial services to clients.

Other documents you may receive

SuperIQ provides a self managed superannuation administration service to the trustees of self managed superannuation funds.

In addition, at your request, we may refer you to other providers of financial products and services or arrange for them to issue products and services to you. If this occurs you will be provided with Product Disclosure Statements for the financial products and services that these organisations issue.

The type of advice

We do not provide personal financial product advice. As such we cannot make any personal suggestions or recommendations about any of the products and services described in this FSG.

Any general financial product advice that we provide has been prepared without taking into account your objectives, financial situation or specific needs.

If you require personal financial product advice you should consult your financial professional / adviser.

If you don't have a financial professional / adviser, we can provide you with the details of a number in your local area.

The payments and benefits our employees receive

The way we pay our employees varies depending on their role and function within our business.

Generally this is a combination of salary and superannuation and where appropriate cash incentives for achieving or exceeding sales / performance targets.

SuperIQ offers products from other product and service providers

SuperIQ maintains commercial relationships with a number of product and service providers. The purpose of these relationships is to allow us to provide a comprehensive, highly functional and cost effective self managed superannuation administration service for our clients.

It is not mandatory for trustees of self managed superannuation funds to utilise the services of these businesses. Ultimately the trustees decide which products and services are used and which providers they will utilise.

SuperIQ has commercial relationships with the following businesses where we receive benefits:

AMP Bank – AMP Bank provide cash management accounts for use by SMSFs. AMP Bank is part of the AMP Group and the AMP Group is a minority shareholder in SuperIQ Pty Ltd.

Adelaide Bank – Adelaide Bank provide cash management accounts and ATM cards for use by SMSFs with pensions.

Macquarie Bank – Macquarie Bank provide cash management accounts for use by SMSFs.

Australian Money Market – Australian Money Market provide a term deposit facility that allows SMSFs to acquire and manage term deposits with a wide range of financial institutions.

Desktop Broker – Desktop Broker provide an online broking platform for use by SMSFs.

Bank of Queensland (BOQ) – BOQ provide a real estate lending facility for use by SMSFs.

National Australia Bank (NAB) – NAB provide a Super Lever product for use by SMSFs.

AIA Group Limited (AIA) – AIA offers insurance services for use by SMSFs.

How we are paid

We are paid directly by the trustees of funds we administer for administration and administration related services.

SuperIQ also receives remuneration for referring clients to some of the organisations we have commercial relationships with.

The detail of this remuneration is as follows:

Financial Service / Provider	Amount
AMP Bank	0.2727% of account balance
Adelaide Bank	0.275% of account balance
Macquarie Bank	0.275% of account balance
Australian Money Market (AMM) Term deposits	Up to 0.1% of account balance
Desktop Broker	\$5 or 0.04% of the value of the trade
Bank of Queensland	0.1% on the average monthly debit balance of your loan
NAB Super Lever	0.11% on the average monthly debit balance of your loan
AIA Group Limited	27.5% of the premium payable
Adviser referral fee	up to 10% of the fees paid by the trustee to the adviser

Professional indemnity insurance

SuperIQ maintains Professional Indemnity insurance in accordance with its obligations under the Corporations Act.

Complaints

Our Client Services staff are able to deal with any enquiries or complaints you may have about our services.

We have established procedures to deal with complaints. If you make a complaint we will:

- acknowledge its receipt
- assign it to an appropriate person for investigation and resolution
- respond to you as quickly as we can

If your complaint cannot be resolved immediately we will keep you informed of the progress we make to resolve it.

If we are unable to resolve your complaint within 45 days we will advise you in writing.

You may also wish to take your complaint to Financial Ombudsman Service (FOS).

The Financial Ombudsman Service can be contacted at:

Financial Ombudsman Service
GPO Box 3
Melbourne Victoria 3001

Phone: 1300 780 808
Fax: (03) 9613 6399
Web: www.fos.org.au

Privacy policy

Your privacy is important to us. We have systems and processes in place to protect your privacy.

For further details of our privacy policy and how we comply with the Australian Privacy Principles please refer to our web site www.superiq.com.au

How can you contact us?

You can contact SuperIQ in the following ways:

Web: www.superiq.com.au
Phone: 1300 660 598
Email: info@superiq.com.au
Fax: 1300 660 528

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