

# Financial Services Guide



Effective 30 September 2023

## What does this Financial Services Guide cover?

The purpose of this Financial Services Guide (FSG) is to provide you with information to assist you in deciding whether to use the authorised financial services covered in this guide, including how you'll pay for our products and services, how our representatives are paid for providing financial services, and our complaints management process.

If you haven't already received a copy of the relevant Rest Product Disclosure Statement (PDS), you can get a copy any time at [rest.com.au/pds](https://rest.com.au/pds). Depending on how you apply and which Rest product you apply for, we'll make the relevant PDS available to you before, at the time, or in certain cases shortly after, you acquire an interest in the Rest product.

Each Rest PDS sets out important information about the relevant product, including information about Rest, benefits and risks, fees and costs, investment risk and return, tax, dispute resolution procedures and cooling off rights to help you make an informed decision about whether to acquire an interest in the product.

## Who are we and what financial products and services do we offer?

Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) (Rest) as trustee for Retail Employees Superannuation Trust (ABN 62 653 671 394) (Fund) is authorised to provide general financial product advice to its members.

We are authorised to provide a superannuation trustee service, general financial product advice about superannuation, as well as deal in, superannuation products under our Australian Financial Services (AFS) licence. The only financial products we issue and deal in are the superannuation and retirement products offered by Rest. When general financial product advice is provided, your objectives, financial situation or needs are not taken into account. Hence, before acting on any general advice given, you should consider your own personal circumstances, read the relevant Rest PDS and Target Market Determination (TMD), and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

## How will you pay for Rest's products and services?

The cost of providing the superannuation trustee service and general financial product advice is included in the fees charged for membership of the Fund.

As a profit-to-member fund, Rest charges fees only to cover the costs of running the Fund and supporting the capital of Rest. Profits from investment activities are generally returned back to members. A portion of these profits may be retained in Fund reserves that are maintained for the benefit of members. Dividends are not paid to shareholders.

Rest charges an ongoing Trustee fee of \$3 million per annum, plus an amount to cover Trustee costs including director fees, insurance and other expenses. The Trustee fee will be paid from the administration reserve and is not charged as a separate fee to members. Details of our fees charged can be found in the relevant PDS at [rest.com.au/pds](https://rest.com.au/pds)

## How are Rest's representatives paid for providing financial services?

Representatives of Rest are paid a salary and do not receive any commissions or fees for the services provided to you. They may receive a performance related bonus that takes into account the financial services provided. No commissions or fees are paid or received by Rest for the financial product advice they provide.

## Relationships or associations that might influence the services we provide

Super Investment Management Pty Limited ABN 86 079 706 657, AFSL 240004, a wholly owned company of Rest, manages some of the Fund's investments. Apart from this, Rest does not have any relationships or associations with any related body corporate or product issuer that might reasonably be expected to be capable of influencing any advice provided by Rest in providing financial services.

## What compensation arrangements are in place?

Rest has Professional Indemnity insurance which complies with the requirements of section 912B of the *Corporations Act 2001* and covers claims arising from the conduct of:

- current representatives and employees
- representatives and employees who no longer work for Rest but who did at the time of the relevant conduct.

## How you can give us instructions

You can give us instructions by telephone, mail, email or online. Please refer to the relevant PDS to find out how.

## Concerns and complaints

We're committed to acting with honesty and integrity every time. If we don't meet your expectations, we want to know. Our complaint management process means your concerns will be treated seriously and addressed promptly. If you feel something's gone wrong, please get in touch with us so we can try to sort things out and then if you want to make a complaint our complaints team will review your matter. We'll acknowledge your complaint within one business day.



### How do I make a complaint?

- Email [contact@rest.com.au](mailto:contact@rest.com.au) with the subject line 'Complaint'
- 1300 300 778 between 8am – 8pm AEST Monday to Friday
- LiveChat at [rest.com.au/contact-us](https://rest.com.au/contact-us)
- Trustee Services Officer, Rest, PO Box 350 Parramatta NSW 2124

### How long will we take to respond to your complaint?

We'll aim to resolve your complaint within 45 days, or 90 days if your complaint is about a death benefit distribution. Sometimes it might not be possible to completely resolve your complaint in that time. If this is the case, we'll let you know in advance to explain the reasons why it's taking longer.

No matter how long it takes us to make a decision about your complaint, we'll always let you know the reasons for that decision. If you're not satisfied with how we're handling your complaint, or you don't agree with our decision, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

### Who is the Australian Financial Complaints Authority?

AFCA is a free, independent dispute resolution service. There may be time limits depending on the type of complaint, so it's important to contact AFCA promptly.

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Call** 1800 931 678

**Visit** [afca.org.au](https://afca.org.au)

You can find out more about our complaint management process and how to lodge a complaint at [rest.com.au/complaint](https://rest.com.au/complaint)

## Licence and contact details

### Trustee

Retail Employees Superannuation Pty Limited (Rest)  
ABN 39 001 987 739  
AFSL 240003  
PO Box 350  
Parramatta NSW 2124

### Fund

Retail Employees Superannuation Trust (Fund)  
1300 300 778  
[contact@rest.com.au](mailto:contact@rest.com.au)  
[rest.com.au](https://rest.com.au)

### Products

Rest Super and Rest Corporate  
1300 300 778  
Rest Pension  
1300 305 778

## We're here to help

[rest.com.au](https://rest.com.au)

Live Chat at [rest.com.au](https://rest.com.au)

Monday to Friday 8am – 10pm AEST  
Saturday 9am – 6pm AEST  
Sunday 10am – 6pm AEST

1300 300 778  
Monday to Friday 8am – 8pm AEST

Download the Rest App



by scanning the QR code with your smartphone camera.

