

# Financial Services Guide

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This Financial Services Guide (FSG) provides you with essential information on the financial services and products being offered to you by Questor Financial Services Limited (Questor) and is designed to assist you in deciding whether to use these financial services and products. Should you require any further information or clarification, please ask us.

## What is this Guide about?

This FSG provides you with information about:

- who we are
- the type of advice we provide and the kinds of products we offer
- your rights when we provide advice to you
- how personal information is dealt with
- remuneration for our services and payment of commission
- making a complaint about our services
- compensation arrangements.

## Who is Questor Financial Services Limited?

Questor is a member of Australian Wealth Management Limited which in turn is part of IOOF Holdings Ltd (IOOF), a diversified financial services company listed on the ASX. Questor is a trustee, fund manager, and superannuation administrator dedicated to providing quality professional superannuation and investment services. Questor is licensed under the Corporations Act 2001 to provide financial services.

Our details are:

Head office: Level 22, 207 Kent Street Sydney NSW 2000

Telephone: (02) 9028 5900

Facsimile: (02) 9028 3098

Postal address: Locked Bag 4004 Queen Victoria Building Post Office  
NSW 1230

## What financial services and products do we offer?

We are authorised to provide financial advice upon and deal in:

- basic deposit products
- derivatives
- foreign exchange contracts
- debentures, stocks or bonds issued or proposed to be issued by a government
- interests in managed investment schemes including investor directed portfolio services (IDPS)
- retirement savings accounts
- securities
- superannuation
- financial products limited to miscellaneous financial investment products limited to managed investment warrants.

We are authorised to operate in our capacity as responsible entity:

- registered managed investment schemes which only hold derivatives and/or financial assets
- IDPS-like schemes to retail and wholesale clients.

Questor offers you services in relation to its various superannuation funds and IDPS and IDPS-like schemes. This may include general advice on your level of contribution to one of the products, investments, insurance, pension and beneficiary nomination.

Advice will not be provided through the Customer Service Centre, but may be arranged by a member of the Customer Service team. If you receive any personal financial advice from us, you will receive a Statement of Advice from one of our representatives.

We advise you that under the law, where the Trustee of a plan invests money with itself or a related party, it must deal with itself strictly on arm's length terms.

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## How do you give us instructions?

In most cases you must provide us with written instructions. However, in certain circumstances we may accept instructions by telephone, fax or email.

## What personal information will we maintain and how will it be dealt with?

If you receive financial services from Questor, you may provide personal information to us. We will maintain a copy of that information where it is relevant to the services provided. For example, we will maintain a record of any advice provided to you or instructions received from you.

Questor has a privacy policy in place that outlines how we will obtain, use and store personal information. A copy can be obtained from the relevant product website.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information.

## What fees and commissions do we receive and how are they calculated?

Representatives do not receive commission for advice provided to you. They are only remunerated by way of salary, performance-based bonuses and, if they are shareholders of the parent entity, through dividends from that company.

From time to time, we and your representative may also receive other benefits from product issuers, such as sponsorship of conferences or subsidised training. As a member of the Financial Planning Association (FPA), we maintain an Alternate Forms of Remuneration Register. The Register, which you can review by contacting us, outlines some alternative forms of remuneration (including the incentive payments referred to above) that we may pay to or receive from licensees, fund managers or representatives (each of whom also maintains a register).

## Will anyone be paid for referring you to us?

Where someone else has referred you to us and that person is paid a fee or commission in relation to that referral, we will advise you who that person is and the amount paid, if anything.

## Product Disclosure Statement

If you decide to use our services, you will receive a Product Disclosure Statement (PDS) to assist you in making a decision about investing one of our products.

A PDS contains general information, including:

- the terms and conditions for the product
- any significant risks associated with holding the product
- information about the cost of the product
- details of fees Questor receives as Trustee of the product.

## What if you have a complaint?

You have the right to complain about the operation of our product and services to the extent that it relates to you or your investment. If you have any complaint about the services provided to you, we recommend you undertake the steps outlined below.

**Complaints relating to trusteeship provided by Questor as trustee of The Portfolio Service Retirement Fund ABN 92 861 884 632 in respect of the following products:**

- The Portfolio Service Superannuation Plan
- The Portfolio Service Super Accumulation Plan
- The Portfolio Service Retirement Income Plan

1. Contact Customer Service on 1800 221 151 about your complaint
2. If your complaint is not satisfactorily resolved, write to our Complaints Officer at:

The Portfolio Service  
Locked Bag 4004  
Queen Victoria Building Post Office NSW 1230

A response will be provided within 28 days of receipt.

3. If our Complaints Officer is unable to reach a satisfactory resolution or you do not receive a response within 90 days, you may contact the Superannuation Complaints Tribunal, an independent Tribunal set up by the Commonwealth Government to assist members and former members of superannuation funds to resolve certain types of complaints where they are dissatisfied with the outcome of the fund trustee's inquiries and complaints procedure.

Phone: 1300 780 808

Address: Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO MELBOURNE VIC 3001

Website: [www.sct.gov.au](http://www.sct.gov.au)

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Complaints relating to products provided by Questor as trustee of the following superannuation funds or pooled superannuation trusts:

- Austchoice Super ABN 48 594 393 690
- Medical & Associated Professions Superannuation Fund ABN 36 274 775 919
- Spectrum Super ABN 80 399 158 745

1. Contact our Customer Service Centre about your complaint on 1800 333 500

2. If your complaint is not satisfactorily resolved, write to our Complaints Officer at

169 Liverpool Street  
Hobart TAS 7000

A response will be provided within 28 days of receipt

3. If our Complaints Officer is unable to reach a satisfactory resolution or you do not receive a response within 90 days, you may contact the Superannuation Complaints Tribunal, an independent Tribunal set up by the Commonwealth Government to assist members and former members of superannuation funds to resolve certain types of complaints where they are dissatisfied with the outcome of the fund trustee's inquiries and complaints procedure.

Phone: 1300 780 808

Address: Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO MELBOURNE VIC 3001

Website: [www.sct.gov.au](http://www.sct.gov.au)

Complaints relating to financial advice provided by Questor, or one of its representatives, or complaints relating to Questor's role as responsible entity of:

- The Portfolio Service Personal Investment Plan
- The Portfolio Service Accumulation Investment Plan

1. Contact Customer Service on 1800 221 151 about your complaint

2. If your complaint is not satisfactorily resolved, write to our Complaints Officer at:

The Portfolio Service  
Locked Bag 4004  
Queen Victoria Building Post Office NSW 1230

A response will be provided within 28 days of receipt

3. If our Complaints Officer is unable to reach a satisfactory resolution or you do not receive a response within 45 days, you may contact the Financial Ombudsman Service.

Phone: 1300 78 08 08

Address: GPO Box 3, Melbourne VIC 3001.

Email: [info@sct.gov.a](mailto:info@sct.gov.a)

## Compensation arrangements

Questor maintains professional indemnity insurance in accordance with the law. Our professional indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Questor and our representatives/employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative/employee who has ceased work with Questor for work done whilst engaged with us.

## Further Questions

If you have any further questions about the financial services which Questor or our representative may provide, please call the Customer Service Centre. Please retain this document for your reference and any future dealings with Questor.