

Superannuation services

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This FSG is provided by ING Bank (Australia) Limited (ABN 24 000 893 292, AFSL No. 229823, Australian Credit Licence 229823), trading as ING (**ING Bank**), which is a member of the ING Group. Within this FSG, the terms '**we**', '**us**' or '**our**' refer to ING Bank.

What's an FSG?

FSG is short for 'Financial Services Guide', which gives you important information about a particular financial product or service. While ING Bank offers many financial products and services, this FSG is about financial services ING Bank provides in respect to the Living Super product (**Living Super**), issued out of Living Super, a sub-plan of OneSuper (ABN 43 905 581 638) (**the Fund**). These are collectively referred to as the **superannuation services**.

Why should I read this FSG?

This FSG provides important information to help you decide if you want to use our superannuation services.

It explains:

- the services and products we're authorised to provide to you
- how ING Bank and its associates are remunerated
- potential conflicts of interest we may have
- our internal and external dispute resolution procedures and how you can access them.

How do I access these superannuation services?

If you want to open a Living Super account you can apply online at ing.com.au/superannuation or through an accredited financial adviser. Living Super is a product issued out of the Fund. Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) (**Trustee**) is the Trustee of OneSuper. ING Bank is the Sponsor of the Fund (for branding, marketing and distribution). An investment in the Fund is neither a deposit nor liability of ING Bank or any of its related corporations and none of them stands behind or guarantees Living Super Product or the Fund.

Are you licensed to offer these services?

Yes. ING Bank's Australian Financial Services Licence (AFSL 229823) authorises us to:

- provide general financial product advice about various financial products, including superannuation products
- deal with a financial product by issuing, applying for, acquiring, varying or disposing of superannuation products
- deal with a financial product by applying for, acquiring, varying or disposing of superannuation products on someone else's behalf.

When performing services in relation to the sponsorship and acting as a deposit taker of Living Super, we do it under our licence and provide these to the Trustee of the Fund and issuer of Living Super.

Will you give me personal advice if I ask for it?

ING Bank does not provide personal advice about superannuation products. Any advice we may give is of a general nature and doesn't consider your objectives, financial situation or individual needs. This applies whether you visit our website, call the contact centre or write to us. If you need advice that takes into account your personal needs and circumstances, you should talk to an independent financial adviser.

Anything else I should look at?

Before applying to join Living Super you should read and consider the Living Super Product Disclosure Statement (**PDS**), Product Guide and Defined Fees Guide. You can find links to get copies of the PDS, Guides, Defined Fee Guide together with the Target Market Determinations on the superannuation page at ing.com.au/help-and-support/documents-and-forms/superannuation.

The Living Super PDS, Guides and Defined Fee Guide contain information about Living Super to help you make an informed decision. The Living Super PDS has information about the features, associated costs, significant benefits or risks, and other information such as privacy and complaints handling.

What's your relationship with third-party service providers?

We are the Sponsor of Living Super, as well as a Deposit-Taker for the Cash Hub within Living Super. Diversa Trustees Limited is the Trustee of and the issuer of interests in the Fund.

None of the external service providers supporting Living Super or the Fund are a related party of ING Bank. Any services provided by them in relation to Living Super or the Fund are provided under the authorisations of each of their own AFSs or as authorised representatives of another AFS licensee, and they have no influence on ING Bank providing the superannuation services covered in this FSG.

Compensation arrangements

The Australian Securities and Investments Commission (**ASIC**) requires Australian Financial Services Licensees to have adequate Professional Indemnity insurance arrangements to compensate retail clients for losses suffered due to a breach.

As an Australian Prudential Regulation Authority (**APRA**) regulated entity, we are exempt from the ASIC requirement to disclose the compensation arrangements to our customers because we are bound by APRA requirements to have adequate insurance arrangements in place.

How do you make your money?

We receive a distribution fee from the Trustee based on an annual percentage of Living Super's total assets under management, calculated daily and paid monthly in arrears.

These payments are not a separate charge to you as a member. For a full description of all fees that apply to Living Super, please refer to the Living Super PDS and Guides.

Like every bank, as a Deposit-Taker for the Fund, ING Bank receives a benefit from the cash it manages. This benefit is the difference between how much interest ING Bank pays for the cash deposits it manages and how much interest it receives on money it lends out.

Our employees and directors are paid a salary and do not receive any commissions. They may, however, be eligible for bonus payments based on personal performance in meeting or exceeding customer service standards and/or assessment of team, division or company performance.

If you'd like more information about the remuneration or other benefits ING Bank receives for the cash it manages under the deposit-taker arrangement and sponsorship duties, you can request it within a reasonable time after receiving this FSG and before you open a Living Super account.

How do I give you instructions?

Generally, you can give us instructions by phone, mail, email or our website/app.

How do I contact you about the superannuation services you provide to Living Super?

To contact ING about our superannuation services, simply:

Call: 133 464, 9am–5pm, Monday to Friday (AEST/AEDT)

Message: login at ing.com.au, go to the left menu and select 'Messages'

Write: ING Bank, Reply Paid 2682, SYDNEY NSW 2001.

If we receive correspondence that isn't about our superannuation services but still relates to Living Super or the Fund, we may forward it to Diversa or a party appointed by Diversa.



What if I have a complaint?

The Trustee will try to resolve your issues or complaints about Living Super in a prompt manner.

To raise an issue or make a complaint:

Call: 133 464, 9am–5pm, Monday to Friday (AEST/AEDT)

Email: livingsupercomplaints@onesuper.com.au

Write: Living Super, Reply Paid 93910, MELBOURNE VIC 3001.

When a complaint is received, the Trustee may need to verify your identity before proceeding. Complaints officers will review your complaint and work with the Trustee to resolve the problem as soon as possible.

What if I'm still not satisfied?

If you're not satisfied with the complaint response or your complaint about the services provided has not been resolved within 45 days or 90 days for death benefit distribution complaints, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA deals with complaints, including those relating to decisions and conduct of trustees in relation to superannuation funds in accordance with its Terms of Reference.

To contact AFCA:

Visit: afca.org.au

Email: info@afca.org.au

Call: 1800 931 678

Write: Australian Financial Complaints Authority, GPO Box 3, MELBOURNE VIC 3001.

Time limits may apply to complain to AFCA. For example, complaints about the payment of a death benefit need to be lodged with AFCA within 28 days of a trustee's written decision to you. So you should act promptly or check the AFCA website to find out if or when the time limit relevant to your circumstances expires.

