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Australian Financial Services Licence: 430962

Financial Services Guide

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence (AFSL). It provides you with information about Xpress Super Pty Ltd to help you decide whether to use the financial services we provide.

This FSG explains the services we can offer to you as authorised by our AFSL. It also explains how we (and other related persons) are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us. This FSG is provided by Xpress Super Pty Ltd ABN 23 158 512 835 ('Xpress Super', 'we' or 'us').

Xpress Super has negotiated service agreements with the embedded product providers to enable seamless data feeds and automated processing which is required to maintain the low cost offering. These products are not mandatory, but utilising products outside of the embedded offering may impact ease of data automation. Any loss of efficiency impacting on the delivery of the Xpress Super Service may attract additional fees which will be disclosed prior to engagement of our services.

To invest in any of the embedded financial products you must sign the relevant application form and if there is a Product Disclosure Document (PDS) for the particular financial product, Xpress Super may provide this document to you. The PDS contains important information about the particular product and will assist you in making an informed decision about that product.

The information provided to you is of a general nature only and does not take into account your personal objectives, financial situation or needs. Xpress Super does not provide personal financial product advice.

Dated: 27 November 2018

Who Are We?

Xpress Super is a professionally managed provider of administration, accounting and taxation services to Self-Managed Super Funds (SMSFs).

We are committed to facilitating and continued excellence in our service to you.

Why Are We Different?

Xpress Super aims to provide a superior service to similar providers in the market by allowing clients access to an efficient volume operation with rapid turnaround times and higher quality of customer service. Our services will be available to existing SMSFs and to Trustees looking to establish a new SMSF. The services are set apart from other competitors by the superior online functionality with consolidated portfolio reporting and access to SMSF compliance alerts, highlighting to clients on a daily basis the need for action or consideration of their SMSF.

Xpress Super has embedded service providers that provide complete data automation. These include but are not limited to CommSec or Bell Direct for online share trading, the Commonwealth Bank for the establishment of Cash Management Accounts, and the services of Class Super for the SMSF software. It is an online SMSF service aimed at self-directed investors seeking a low cost facility to operate within.

What Do We Offer?

Xpress Super aims to provide a comprehensive solution to SMSFs through a fully automated service with the following features:

- Online application forms
- One embedded Cash Management Account
- One embedded online trading account
- Online access to a paperless term deposit service
- Complete automation with daily data feeds from the financial institution
- Daily online reporting to the SMSF trustees
- Annual accounting, tax, compliance and audit services

What Are Our Authorisations?

We are authorised to provide the following financial services under our AFSL:

- Provide general financial product advice with respect to:
 1. Basic deposit products;
 2. Interests in managed investment schemes (including investor directed portfolio services);
 3. Securities; and
 4. Superannuation; and
- Deal by applying for, acquiring, varying or disposing of a financial product on behalf of another person in:
 5. Basic deposit products;
 6. Interests in managed investment schemes (including investor directed portfolio services);
 7. Securities; and
 8. Superannuation.

What Will We Not Do?

Xpress Super only provides general financial product advice which does not take into account your personal objectives, financial situation or needs. We recommend that you seek professional advice from a financial adviser to satisfy yourself as to the appropriateness of utilising any product embedded in the Xpress Super business model.

How can you provide instructions?

You can give us instructions via phone or email at any time.

What Do We Expect From You?

We have an obligation under the *Anti- Money Laundering and Counter- Terrorism Financing Act 2006 (Cth)* 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. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Who Do We Act For?

As an AFSL holder, Xpress Super acts on its own behalf when providing you with financial services.

How Are We Paid for the Services We Provide?

Initial

We will charge you a fixed fee for the financial services we provide to you. These fees will be set out in the engagement agreement we enter into with you.

Our representatives do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

Ongoing

If you enter into an ongoing arrangement with us, we will charge you a yearly fee. This will be disclosed in the engagement letter we enter into with you. This fee relates to both the financial services we provide to you and other non-financial services that we provide for the administration and operation of your SMSF.

You will be charged a termination fee if you terminate our services within the first 12 months of our engagement. This fee will be disclosed in the engagement agreement we enter into with you.

Please contact us if you require any further information about how we or our representatives are remunerated.

We do not receive commissions from our embedded product service providers.

What Other Benefits Are Received?

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by Xpress Super.

Do any relationships exist which might influence the service I receive?

Xpress Super is a related entity to SuperGuardian Pty Ltd ACN 113 986 968 which will be providing administration and reporting functions to Xpress Super.

In addition, we maintain commercial relationships with our product providers, which include:

- CommSec – provides the online share trading platform;
- Rate Setter – provides the Peer to Peer Lending platform;
- Australian Money Market – provides an online term deposit service; and
- Commonwealth Bank – provides a cash management account service.

What information do you maintain in my file and can I examine my file?

We maintain records of the products you purchase and sell on our online system. If you wish to examine your file, you should ask us and we will make arrangements for you to do so. We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available at

http://www.xpresssuper.com.au/download/fact_sheets/Privacy-Policy.pdf.

What kind of compensation arrangements are in place and are these

Xpress Super confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the *Corporations Act 2001 (Cth)*. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Xpress Super and our representatives in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage

*arrangements
complying?*

*What should I do if I
have a complaint?*

for any representative who has ceased work with Xpress Super for a minimum of 7 years from the date of ceasing the relationship.

We are committed to providing a quality service to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Xpress Super on 1300 216 890 or put your complaint in writing and send it to us at, GPO Box 11031, Adelaide SA 5001. We will try and resolve your complaint quickly and fairly.
2. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678, info@afca.org.au or GPO Box 3 Melbourne VIC 3001. Xpress Super is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.