

FINANCIAL

SERVICES

GUIDE

4 July 2018

WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is an important document that outlines the types of products and services that each of the licensed entities listed on page 4 are authorised to provide under each of their Australian Financial Services (AFS) licences. Please refer to the table of licensed entities displayed on page 5 for information about these products and services.

This FSG is designed to assist you in deciding whether to use the services offered by the licensed entities listed on page 4. In this document, 'we', 'our', 'us' or 'OnePath' refers to the entities listed on page 4.

The purpose of the FSG is to provide you with information, prior to the financial service being provided, about:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you under each of our AFS licenses
- how we, and any other relevant parties, are paid
- who to contact should you have a complaint.

If you choose to use our services or you are issued with one of our products or one of our products is recommended to you, you may also receive a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service Guide (Guide). Each PDS/Guide contains information about a particular product or service and will assist you in making an informed decision about that product or service. The PDS/Guide will include information about matters such as terms and conditions of the product or service, associated costs and any significant benefits and risks.

If you receive personal financial advice from a financial adviser, you will be provided with a Statement of Advice (SoA). Personal advice is advice that takes into account one or more of your objectives, financial situation and needs. A SoA will contain the advice and the details on which the advice is based, as well as the remuneration and other benefits the financial adviser will receive. OnePath is not authorised to provide personal financial advice.

This FSG gives you information about:

OnePath Life Limited

ABN 33 009 657 176

AFSL 238341

OnePath Funds Management Limited

ABN 21 003 002 800

AFSL 238342

OnePath Custodians Pty Limited

ABN 12 008 508 496

AFSL 238346

RSE L0000673

OnePath General Insurance Pty Limited

ABN 56 072 892 365

AFSL 288160

Each of the licensed entities above is a wholly owned subsidiary of ANZ.

WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

| Australian Financial Services licence holder | Authorised services we can provide under our licence | Products which relate to our authorised services |
|--|--|---|
| OnePath Life Limited ABN 33 009 657 176 AFSL 238341 | <ul style="list-style-type: none"> • General financial product advice • Deal in a financial product | <ul style="list-style-type: none"> • Life insurance • Investment bonds • Annuities |
| OnePath Funds Management Limited ABN 21 003 002 800 AFSL 238342 | <ul style="list-style-type: none"> • General financial product advice • Deal in a financial product • Operate a registered managed investment scheme • Custodial and depository services | <ul style="list-style-type: none"> • Managed investments • Basic deposit products • Margin lending facilities |
| OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 RSE L0000673 | <ul style="list-style-type: none"> • General financial product advice • Deal in a financial product • Operate an investor directed portfolio service | <ul style="list-style-type: none"> • Superannuation and pension • Investor Directed Portfolio Services • Clearing house facility |
| OnePath General Insurance Pty Limited ABN 56 072 892 365 AFSL 288160 | <ul style="list-style-type: none"> • General financial product advice • Deal in a financial product | <ul style="list-style-type: none"> • General insurance |

When providing these financial services products, each licensed entity acts on your behalf.

We are not licensed to provide you with personal financial advice. Our staff can only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not take your personal circumstances into consideration when providing general financial product advice. If you require personal financial product advice that takes into account your objectives, financial situation and/or needs, you will need to contact a financial adviser.

HOW CAN WE BE CONTACTED?

Our contact details are listed below:

OnePath Life Limited

Phone: 133 667 Fax: 02 9262 5319

Mail: OnePath Life Limited

GPO Box 4148,

Sydney NSW 2001

Email: customer.risk@onepath.com.au

Website: onepath.com.au

OnePath Custodians Pty Limited

Phone: 133 665 Fax: 02 9234 6668

Mail: OnePath Custodians Pty Limited

GPO Box 5306,

Sydney NSW 2001

Email: customer@onepath.com.au

Website: onepath.com.au

OnePath Funds Management Limited

Phone: 133 665 Fax: 02 9234 6668

Mail: OnePath Funds Management Limited

GPO Box 5306,

Sydney NSW 2001

Email: customer@onepath.com.au

Website: onepath.com.au

OnePath General Insurance Pty Limited

Phone: 13 16 14

Mail: OnePath General Insurance Limited

242 Pitt Street Sydney NSW 2000

Website: onepath.com.au

HOW DO YOU DO BUSINESS WITH US?

The PDS/Guide for each product/service outlines its administration procedures and processes. Please refer to the relevant PDS/Guide for detailed information on how a product/service is administered.

HOW CAN YOU GIVE US INSTRUCTIONS?

You can give us instructions by telephone, mail, email, fax or via our website. There may be special instruction arrangements for some products or services which are explained in the relevant PDS/Guide.

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

If you purchase a product or service that we provide, as the product issuer or operator we will receive fees and/or premiums. The fees and/or premiums that are applicable to the products or services we offer are set out in the relevant Product Disclosure Statement or offer document for the product or service.

We do not charge you additional fees for any information or general financial product advice you receive from us. However, your financial adviser may charge you fees for providing personal financial product advice. This will be set out in a separate FSG and/or SoA that you should receive from your financial adviser.

WHAT REMUNERATION AND OTHER BENEFITS DO WE PAY TO OUR EMPLOYEES?

OnePath staff are employed by ANZ. All ANZ staff receive a salary. Staff that may provide general financial advice for OnePath may also be eligible for performance related bonuses and other staff related benefits.

You may receive advice about our products and services from financial advisers who do not work for us directly (although they may work for another licensee within the OnePath group of companies). These advisers may receive remuneration from us if you invest in one or more of our products or if you use our services, pursuant to their recommendation.

Financial advisers are also required by law to provide you with a copy of their FSG and/or SOA. These documents list the remuneration (including commissions) and other benefits (including non-monetary forms of remuneration such as paying for conferences, sponsorships etc) they receive for providing you with financial advice, including recommending certain financial products to you.

HOW DO WE PROTECT YOUR PRIVACY?

The privacy of your personal information is important to us. We have systems and processes in place to protect your privacy. We need to collect personal information to administer our customer relationships and provide you with appropriate products and services.

For detailed information on how we handle your personal information, please read our Privacy Policy which you can download from our website onepath.com.au or request a copy from the relevant Customer Services area.

WHAT KIND OF COMPENSATION ARRANGEMENTS DO WE HAVE?

OnePath holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to the terms, conditions and exclusions of the policy, the policy provides cover for civil liability and comprehensive crime resulting from third party claims concerning the professional services performed by us (including our employees and employed representatives).

The policy continues to provide coverage for past employees and employed representatives in respect of financial services performed whilst they were engaged by us.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

We have established procedures to ensure all complaints are properly considered and dealt with. If you have an enquiry or complaint about the operation or management of our products or services, please contact:

Complaints Resolution Department

OnePath
GPO Box 5306
Sydney NSW 2001

If you are not satisfied with our response, you may lodge a complaint with the relevant organisation listed below:

Non-superannuation/Life insurance/Investment products

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| Financial Ombudsman Service Australia (FOS) GPO Box 3 Melbourne VIC 3001 | Phone: 1800 367 287 weekdays 9am – 5pm (AEST) Email: info@fos.org.au Fax: +61 3 9613 6399 Website: fos.org.au |
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Superannuation products

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|---|--|
| Superannuation Complaints Tribunal (SCT) Locked Bag 3060 Melbourne VIC 3001 | Phone: 1300 884 114 weekdays 9am – 5pm (AEST) Email: info@sct.gov.au Fax: +61 3 8635 5588 Website: sct.gov.au |
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| Financial Ombudsman Service Australia (FOS) GPO Box 3 Melbourne VIC 3001 | Phone: 1800 367 287 weekdays 9am – 5pm (AEST) Email: info@fos.org.au Fax: +61 3 9613 6399 Website: fos.org.au |
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These external, independent bodies have been established to help clients who have tried to resolve their complaint with the relevant financial institution but have been unable to do so. We are bound by their decisions.

For complaints relating to superannuation products, the SCT is able to deal with complaints about decisions and conduct of superannuation providers, but not their decisions and conduct relating to the management of the fund as a whole. Complaints that are outside the jurisdiction of the SCT may be taken to the FOS.

It is important that you contact us in the first instance so we can endeavour to resolve your complaint in accordance with our procedures, otherwise the relevant external independent body may be able to assist you.

Commencing 1 November 2018 FOS and SCT will be replaced by the new Australian Financial Complaints Authority (AFCA).
Phone: 1800 931 678 Email: info@afc.org.au Post: GPO Box 3
Melbourne Vic 3001 Website: afca.org.au

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