Important information

Each of the licensed entities listed on page 4 of this Financial Services Guide is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although each entity is owned by ANZ none of them is a Bank. The obligations of each entity do not represent a deposit or liability of ANZ or its related group companies and none of them stands behind or guarantees the obligations of these entities.
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 licences
- 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 Funds Management Limited
ABN 21 003 002 800  AFSL 238342

OnePath Custodians Pty Limited
ABN 12 008 508 496  AFSL 238346  RSE L0000673
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 Custodians Pty Limited**

Phone: 133 665  
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  
Mail: OnePath Funds Management Limited  
GPO Box 5306,  
Sydney NSW 2001  
Email: customer@onepath.com.au  
Website: onepath.com.au
HOW DO YOU DO BUSINESS WITH US?

The PDS for each product/service outlines its administration procedures and processes. Please refer to the relevant PDS 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.

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

If you purchase a product or service that we provide, as the product issuer we will receive fees. The fees that are applicable to the products or services we offer are set out in the relevant PDS 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.
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.

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 (including health and other sensitive information) to administer our customer relationships and provide you with appropriate products and services.

For detailed information on how we collect, use, store and disclose your personal information (including health and other sensitive information), please read our Privacy Policy available at onepath.com.au/superandinvestments/privacy-policy or request a copy by calling us on 133 665.
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 value your feedback regarding our performance and we’re committed to resolving any concerns you may have.

Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. Our contact details are below. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress.

If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

The Complaints Resolution Manager
OnePath Custodians Pty Limited
Wealth Complaints Resolution Centre
GPO Box 5306
Sydney NSW 2001
Phone 133 665
Email superfeedback@onepath.com.au

Further Help – the Australian Financial Complaints Authority (AFCA)
If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA who provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.
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