



“We provide our members  
with the kind of service  
they expect from a Fund  
built on care.”

## Contact Details

### MERCY SUPER

Member Services Manager  
Mercy Super  
PO Box 8334  
Woolloongabba QLD 4102

### PHONE

1300 368 891 or (07) 3163 8867

### FAX

(07) 3163 2421

### EMAIL

[information@mercysuper.com.au](mailto:information@mercysuper.com.au)

### WEB

[www.mercysuper.com.au](http://www.mercysuper.com.au)

### INDEPENDENT FUND ADMINISTRATORS & ADVISERS PTY LTD

General Manager Operational Services  
IFAA  
PO Box 1917  
Milton QLD 4064

### PHONE

(07) 3238 1200

### FAX

(07) 3238 1202

### EMAIL

[info@ifaa.com.au](mailto:info@ifaa.com.au)

### WEB

[www.ifaa.com.au](http://www.ifaa.com.au)



MEMBERS FINANCIAL  
SERVICES GUIDE  
26 October 2009



Always for you



MEMBERS FINANCIAL  
SERVICES  
GUIDE  
26 October 2009

mercy  
super

*This Financial Services Guide provides you with information about Mercy Super (the Fund) and its representatives so that you can decide whether to use the financial services we provide.*

Before making any decisions to acquire a Fund product, you should read the Member Booklet (also known as a Product Disclosure Statement) that applies to the category of membership that may apply to you. You may also wish to consider obtaining professional financial advice. The Member Booklets contain information about the benefits, fees and risks of the Fund's various categories.

## WHO WILL BE RESPONSIBLE FOR THE ADVICE PROVIDED TO YOU?

The Trustee of the Fund is Mercy Super Pty Ltd ABN 98 056 047 324, which is Registered Superannuation Entity (RSE Licence No. L0001359 & RSE registration No. R1004311). The Trustee is responsible for the financial services offered in the Member Booklets.

The Trustee can provide these services in its role as Corporate Authorised Representative No. 268897 of Independent Fund Administrators and Advisers Pty Ltd (IFAA). IFAA is an Australian Financial Services Licensee (AFSL 238507). IFAA is completely independent and not aligned with any other provider of administration or financial services.

## COMPENSATING MEMBERS FOR LOSS OR DAMAGE

In accordance with the requirements of Section 912B of the Corporations Act 2001, the Trustee has in place adequate Trustee Indemnity insurance to compensate members for loss or damages due to breaches of relevant legislative requirements. IFAA also has in place adequate Professional Indemnity Insurance.

## WHAT SERVICES ARE WE AUTHORISED TO PROVIDE TO YOU?

The Trustee is authorised to provide you with general financial product advice in relation to superannuation and in so doing does not take into account your individual financial situation, objectives or needs.

Before acting on any advice you receive, you should consider the appropriateness of the advice, having regard for your own financial situation. You should consider the information contained in the Member Booklets before making any decision to acquire the product.

## HOW ARE WE REMUNERATED FOR OUR SERVICES?

Mercy Super provides these financial services under IFAA's Australian Financial Services Licence. IFAA provides the Fund with administration software and financial accounting services. Neither Mercy Super nor IFAA are remunerated on a commission basis (nor is any staff). IFAA receives a fixed annual fee in return for the administration services it provides.

## ENQUIRIES AND COMPLAINTS

If you have any questions about the Fund, IFAA or the services provided, you can contact us (see over for contact details).

## COMPLAINTS ABOUT MERCY SUPER

If you have a complaint regarding the Fund (for example in relation to the conduct or decisions of the Trustee) you should contact the Member Services Manager (see over for contact details). Alternatively, you may visit IFAA's office at Level 1, 424 Upper Roma St, Brisbane, Qld.

## COMPLAINTS ABOUT ADVICE PROVIDED

If you ever have a problem with the financial advice provided by Mercy Super staff under IFAA's licence, then you should write to the General Manager, Operational Services, IFAA at the address provided below.

IFAA will address your concerns and try to resolve them quickly and fairly. IFAA aims to resolve any complaints as soon as possible, but no longer than 45 days from the date of receipt. If you are dissatisfied with the handling of your complaint, you have the right to contact the Financial Ombudsman Service (FOS).

FOS is an independent body that has been established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry.

You can contact FOS on 1300 780 808 (for the cost of a local call). Further information can also be obtained from their website [www.fos.org.au](http://www.fos.org.au).

## PLEASE NOTE

*Neither the Trustee or IFAA guarantee the investment performance or return of capital invested in the Fund. Past performance is not a reliable indication of future performance.*