

# Financial Services Guide

JUNE 2013



## Introduction

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered by ANZ Trustees Limited. It provides you with an understanding of what to expect from your interactions with ANZ Trustees Limited.

### Financial Services Guide (FSG)

This guide contains information about:

- > Services and products provided by ANZ Trustees. It outlines the kinds of services and products ANZ Trustees is authorised to provide under its Australian Financial Services Licence.
- > Remuneration received by ANZ Trustees and other related persons. It outlines the remuneration ANZ Trustees, its staff and other related persons receive in connection with the financial services ANZ Trustees provides; and
- > ANZ Trustees' Complaints Process. This describes how ANZ Trustees deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.

You will receive an FSG when ANZ Trustees provides you with financial product advice or sells you a financial product or service.

### Other documents you may also receive

You may also receive other documents when ANZ Trustees provides services or products to you.

**Statement of Advice (SoA)** – This is a record of personal advice you receive as well as the information that advice was based on. You will receive a SoA when an ANZ Trustees staff member provides personal advice to you. You will not receive a SoA where the product in question is a basic deposit or a non-cash payment facility.

### Product Disclosure Statement (PDS) –

This contains general information about the product including:

- > The terms and conditions for the product;
- > Any significant risks associated with holding the product;
- > Information about the cost of the product; and
- > Details of fees and charges the product provider receives for issuing the product.

You may receive a PDS when ANZ Trustees issues you with a product, offers to issue a product to you, or recommends a product to you as part of personal advice.

**Fee Disclosure Statement (FDS)** - Where you have entered into an ongoing fee arrangement to receive ongoing financial services by ANZ Trustees, you will receive an annual written statement outlining the services you were entitled to receive, the services you received and the fees you have paid for those services for the previous twelve months under your ongoing fee arrangement.

### Contact us

You can contact and find out more about ANZ Trustees in the following ways:

#### By mail:

ANZ Trustees Limited  
GPO Box 389  
MELBOURNE VIC 3001

**Telephone:** 1800 011 047

**Internet:** [www.anz.com/anztrustees](http://www.anz.com/anztrustees)

**Email:** [trustees@anz.com](mailto:trustees@anz.com)

## Products and Services ANZ Trustees is licensed to provide

ANZ Trustees holds an Australian Financial Services Licence (AFSL). Under this licence, ANZ Trustees can provide advice and services in relation to the following products:

- > Deposit products
- > Non-cash payment facilities
- > Investment, life and general insurance products
- > Government debentures, stocks or bonds
- > Managed investment schemes, including IDPS
- > Securities and
- > Traditional Trustee services;
  - > Will preparation
  - > Estate Planning
  - > Estate administration
  - > Trust administration
  - > Taxation services
  - > Charitable Foundations

For the purposes of providing Financial Advice to retail clients, ANZ Trustees will refer clients to an ANZ Financial Planner or external financial planner if required by the client to cover client needs in the following areas:

- > Life insurance products
- > General insurance products; and
- > Superannuation

## Arrangements with external service providers

ANZ Trustees may from time to time engage a third party to provide financial services on its behalf. Where the third party does not hold its own AFSL, it will provide the financial services as ANZ Trustees 'authorised representative'. Authorised representatives can be either individuals or bodies corporate.

## Benefits ANZ Trustees may receive

### Fees and charges

ANZ Trustees may charge fees for services and products it provides to you.

A schedule of these fees is provided on the ANZ Trustee Website.

## Remuneration or other benefits received by ANZ Trustees staff

Your adviser is a salaried staff member of ANZ Trustees.

ANZ Trustees staff may also receive bonuses calculated by reference to their sales performance and their general performance as a staff member of ANZ Trustees.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to ANZ Trustees or your adviser will be contained in or with either your SoA, FDS, or the PDS for the relevant product, where applicable.

## Benefits for those who refer customers to ANZ Trustees

ANZ Trustees may pay Australia and New Zealand Banking Group Limited for referring customers to ANZ Trustees.

This payment could be made up of one or more of the following:

- > a single one-off payment or benefit for the referral;
- > a percentage of the total amount initially invested as a result of the referral; or
- > a percentage of the ongoing value of the amount initially invested as a result of the referral.

## ANZ's business interests and associations

ANZ Trustees is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

## Providing instructions to ANZ Trustees

You can contact ANZ Trustees by using the contact details set out in this guide. Some products and services may have their own rules around how to provide instructions or carry out certain transactions.

Please refer to the PDS for your product for these details where applicable.

## Making a complaint

If you have a complaint about any of our products or services, ANZ has established complaints resolution procedures that aim to deal with and resolve your complaint within 10 working days.

For the fastest possible resolution to your complaint:

- > Talk to ANZ Trustees
- > Call ANZ on 1800 805 154 or TTY 1300 366 255
- > Send a letter to the ANZ Customer Response Centre via:

**Mail:** Locked Bag 4050, South Melbourne VIC 3205

**Email:** [YourFeedback@anz.com](mailto:YourFeedback@anz.com)

**Fax:** 1800 269 030

For more information about ANZ's complaints resolution procedures, please ask for the brochure entitled 'Your Feedback' at any ANZ branch or business centre, refer to your PDS or go to [www.anz.com/australia/aboutanz/customercharter/resolvecomplaint.asp](http://www.anz.com/australia/aboutanz/customercharter/resolvecomplaint.asp)

### Financial Services Dispute Resolution Schemes

If you are not satisfied with the steps taken by ANZ to resolve the complaint, or with the result of ANZ's investigation, you may wish to contact the following external dispute resolution schemes for assistance in resolving your complaint.

### Financial Ombudsman Service

GPO Box 3,  
Melbourne VIC 3001  
Telephone: 1300 78 08 08  
Fax: +61 3 9613 6399  
E-mail: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

### Australian Securities and Investments Commission

The Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC information line:

Telephone: 1300 300 630  
Email: [infoline@asic.gov.au](mailto:infoline@asic.gov.au)  
Website: [www.asic.gov.au](http://www.asic.gov.au)

### Compensation and insurance arrangements

ANZ Trustees has Professional Indemnity insurance in place as a subsidiary of Australia and New Zealand Banking Group Limited.

The insurance covers loss or damage suffered by retail clients due to breaches of obligations under Chapter 7 of the Corporations Act by ANZ Trustees and its representatives in respect to the provision of financial services. This includes losses caused by negligent, fraudulent or dishonest conduct.

The insurance will also cover claims in relation to the conduct of former representatives/employees who no longer work for ANZ Trustees (but who did at the time of the relevant conduct).





