



FINANCIAL SERVICES

GUIDE

Date: 7 March 2019



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This Financial Services Guide (FSG) is issued by the Australian Scholarships Group Friendly Society Limited (ASG) ACN 087 648 879 AFSL 236665 of 23-35 Hanover Street, Oakleigh Victoria 3166, the provider of the financial services referred to in this FSG.

WHAT IS THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE?

The purpose of this FSG is to assist you in making an informed decision about whether to acquire financial services from us. If you are considering acquiring one of ASG's education funds, you will be provided a Product Disclosure Statement (PDS) for the relevant fund(s). The PDS provides you with details of the financial product, including features and benefits and is intended to assist you in making an informed decision about the product.

WHAT ARE THE FINANCIAL SERVICES ON OFFER?

ASG is licensed by the Australian Securities and Investments Commission to deal in and provide general financial product advice on the following:

- » Investment life insurance products;
- » Life risk insurance products; and
- » Consumer lending products.

As ASG is only licensed to provide general financial product advice, any information provided by ASG cannot and will not take into account your personal objectives, needs and financial circumstances. Because of this, you should consider your own objectives, needs and financial circumstances when making a decision about our products or you should seek advice from a financial adviser.

COMMUNICATING WITH US

You can communicate with us and give us instructions by various methods including in person, by phone, by writing to us, emailing or faxing us. Depending on what you need, different methods are available to you. Details are provided in the PDS for each fund. Our main contact details are provided at the end of this section for your use.

YOUR PRIVACY

It is necessary for us to collect personal information from you in order to process your application and manage your membership. However, we recognise the importance of your privacy and the need to safeguard your information. The way we treat your personal information is detailed in the Privacy Statement which can be viewed at www.asg.com.au/about-asg/privacy-policy or mailed to you by

phoning ASG on 131 ASG (131 274). If you have a complaint relating to your privacy that we are unable to resolve, you may refer the issue to the Office of the Australian Information Commissioner. Contact details for the Commissioner can be found at: www.oaic.gov.au.

ASG'S COMMITMENT TO ITS MEMBERS

ASG operates an internal complaint and external dispute resolution process. Direct your complaint to ASG first. If this is not resolved you have the right to take the issue to the Australian Financial Complaints Authority.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Website: www.afca.org.au

Email: info@afca.org.au

Mailing Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 (free call within Australia)

ASSOCIATIONS AND RELATIONSHIPS

Our general financial product advice is provided through our authorised employees across Australia.

Our authorised employees operate under our Australian Financial Services Licence Number 236665.

REMUNERATION

ASG receives fees as detailed in the fees and costs section of the PDS. ASG employees do not receive specific payments or remuneration for the provision of general financial product advice. These employees receive salaries and may receive bonuses from us, based on their satisfying, throughout the year, different performance based criteria set from time to time by ASG. All employee remuneration is paid from ASG's Management Fund and is not an additional cost to members.

Benefits may be paid to third parties for referrals or introductions. Further disclosures are provided to relevant applicants.

CONTACT US

Australian Scholarships Group Friendly Society Limited

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Fax: 03 9563 2780

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ACN 087 648 879

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