



Financial Services Guide

1 November 2018

This Financial Services Guide (FSG) aims to help you decide whether to use our financial services and products. It details who we are and our relationships with other service providers, how we and any related companies are paid and what services we're authorised to provide to you. It also explains how we deal with complaints. You may also receive a Product Disclosure Statement (PDS) relating to the Mine Superannuation Fund (Mine Super). The PDS aims to help you decide whether to invest with Mine Super and explains its features, costs, risks and benefits in detail.

1. AUSCOAL Superannuation Pty Ltd

We, AUSCOAL Superannuation Pty Ltd (ABN 70 003 566 989), in providing the financial services outlined in this FSG. We manage Mine Super and have engaged Mine Super Services Pty Ltd (Mine Super Services) to provide services to Mine Super.

We hold an Australian Financial Services (AFS) licence No. 246864 and are jointly owned on behalf of coal industry employers and trade unions by:

- + NSW Minerals Council (NSWMC) – 25%
- + Queensland Resources Council (QRC) – 25%
- + Construction Forestry Mining Energy Union (CFMEU) – Mining and Energy Division – 50%.

2. Mine Super – the administrator

Mine Super is administered by Mine Super Services. We wholly own this company and pay Mine Super Services in accordance with an agreement between us. Mine Super Services holds an AFS licence No. 502700.

3. Mine Super – the financial advisers

Mine Super Services trades as Mine Super Financial Advice to provide financial advice services. If you need personal financial advice you may wish to seek the services of a licensed financial adviser, for example, from Mine Super Financial Advice. Mine Super Services holds an AFS licence, No. 502700. Mine Super Financial Advice is wholly owned by us. No commissions are paid to us or to Mine Super Financial Advice. Mine Super Financial Advice's employees are authorised to provide personal financial advice.

The financial services provided by Mine Super Financial Advice and its employees are provided under the AFS licence of Mine Super Services and not as our representatives. We're not authorised to provide personal advice and this FSG doesn't relate to those services.

What services do we and Mine Super provide?

Investment of retirement savings

As Mine Super is a regulated superannuation fund, members generally pay concessional tax on their retirement savings, which are invested and managed by a range of specialists we appoint.

Provision of insurance

Mine Super provides members with Death and Terminal Illness, Total and Permanent Disablement and Income Protection insurance cover through insurance policies we've taken out.

General financial advice

Under our AFS licence (No. 246864), we can offer general advice on superannuation. General advice doesn't take into account your individual objectives, financial circumstances or needs. Our representatives can provide general advice about Mine Super's financial products on our behalf. General financial advice is free.

Personal financial advice

If you need personal financial advice from a licensed financial adviser, Mine Super Financial Advice can help. Mine Super financial advisers are salaried employees and aren't paid commissions – they simply recommend what they think is best for you and your future. Personal financial advice takes into account your individual objectives, financial circumstances or needs. Mine Super Financial Advice can look at your overall financial position, and put in place strategies specifically tailored to your circumstances and needs to help you maximise your wealth over the long term. For more details about advice fees, call Mine Super Financial Advice on 13 64 63. Members with a super account can get simple financial advice on issues affecting their account over the phone or by video conference. Complex advice (including advice on Mine Super account-based pensions, wealth creation strategies or detailed retirement solutions) is available by appointment.

For more information contact Mine Super Financial Advice on 13 64 63.

How we're paid

Funding Mine Super

Fees are deducted from members' account balances in Mine Super and are collected by the Trustee. These fees are used to cover the costs of Mine Super's operation, including Mine Super's costs and expenses.

As Mine Super is a not-for-profit fund, all fees collected are used to operate the fund. No dividends are paid to shareholders.

How our employees are paid

All our employees and those of Mine Super Services, including financial advisers, are paid a salary. Employees don't receive any commissions, bonuses or special payment for providing general financial product advice about Mine Super products.

We don't have a relationship with any other product issuer that could be expected to influence us in providing general financial advice.

No commissions or payments are made for referrals to us or Mine Super Services, including financial advisers.

What to do if you have a concern or complaint

Here at Mine Super we put our members first and want to ensure we're always providing the best possible member experience. We always value your feedback to continually improve our products and services.

If you have a complaint, feel free to get in touch and we'll make every effort to resolve your concerns quickly. Our contact details are:

Website - mine.com.au

Email - help@mine.com.au

Phone - 13 64 63

In writing to - Complaints Officer, Mine Superannuation Fund, PO Box 9, Newcastle NSW 2300.

If your complaint hasn't been resolved to your satisfaction, or if we don't get back to you within 90 days of you making your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that's free to consumers. AFCA's contact details are:

Website - www.afca.org.au

Email - info@afca.org.au

Telephone - 1800 931 678 (free call)

In writing to - Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

We have arrangements in place to compensate people who might suffer loss or damage for a breach by us or our representatives of the relevant obligations under the Corporations Act.

We hold professional indemnity insurance cover that complies with the Corporations Act.

Need more information or advice?

For more information about our super and pension products, read the relevant Product Disclosure Statement which will help you decide whether or not to invest with us.

If you have any questions or need help call us on 13 64 63, Monday to Friday, 8am to 6pm or email help@mine.com.au