

FINANCIAL SERVICES GUIDE

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 features, costs, risks and benefits in detail.

1. AUSCOAL Superannuation Pty Ltd

AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 (AUSCOAL, we, our, or us) is authorised to provide the financial services outlined in this FSG. We manage Mine Super and have engaged Mine Super Services Pty Ltd (Mine Super Services) and SS&C Administration Services (Australia) Pty Limited (SS&C) to provide services to Mine Super. AUSCOAL Superannuation Pty Ltd is acting on behalf of Mine Super when providing the services or issuing varying or disposing (by termination of membership) of superannuation interests in Mine Super.

We hold an Australian Financial Services (AFS) licence number 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%
- Mining and Energy Union (MEU) – 50%

2. Administrator of Mine Super

Mine Super is administered by SS&C Administration Services (Australia) Pty Ltd (SS&C Admin). SS&C Admin is a corporate authorised representative of SS&C Bluedoor Pty Ltd (its Australian parent) AFS Licence number 522565.

3. Financial Advisers

Mine Super Services Pty Ltd (Mine Super Services), trading as Mine Super Financial Advice, is licensed under AFS licence number 502700 to provide financial advice services and is wholly owned by Mine Super. 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.

What services do we provide?

Superannuation trustee service

We are authorised to provide a superannuation trustee service under our Australian Financial Services (AFS) licence.

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 (number 246864), we can offer general advice on superannuation. Our administrator SS&C Admin and its staff can offer general advice on superannuation under the AFS licence (number 522565) of its Australian parent, SS&C Bluedoor Pty Limited. General advice doesn't take into account your individual objectives, financial circumstances or needs. General financial advice is provided at no additional cost.

Personal financial advice

If you need personal financial advice from a licensed financial adviser, Mine Super Financial Advice can help. 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 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 profit-to-members 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.

We and our related bodies corporate do not have a relationship or association with any other product issuer that could be expected to influence us in providing general financial advice, or any other financial service provided by us.

What to do if you have a concern or complaint

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

If you have a complaint, please get in touch and we'll make every effort to resolve your concerns quickly. There are various ways you can make your complaint, which you can find in our **Complaints Management Policy and Customer Guidance** at mine.com.au/complaints

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 45 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

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | mine.com.au

This is general advice only and does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS). The Target Market Determinations (TMD) for our financial products can be found at mine.com.au/tmd. If there are any inconsistencies between this document and the PDS or Trust Deed the terms of the PDS or Trust Deed will prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged. Issued by AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 AFS licence 246864 Trustee for the Mine Superannuation Fund ABN 16 457 520 308. Personal advice is provided by Mine Super Financial Advice a trading name of Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.