

Commonwealth and Colonial Products Financial Services Guide



What is a Financial Services Guide?

This Financial Services Guide (FSG) is an important document to help you understand the financial services the legal entities listed below (referred to as “we”, “our” or “us”) are able to offer you. Its purpose is to educate you, prior to a financial service being provided, on certain matters such as:

- who we are and how we can be contacted;
- what services and products we are authorised under our licence to provide to you;
- how we (and any other relevant parties) are paid; and
- who to contact should you have a complaint. If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other type of Offer Document. The PDS or offer document contains information about the particular product and will assist you in making an informed decision about that product.

Who are we?

The Colonial Mutual Life Assurance Society Limited (CMLA) provides a range of life risk insurance and investment life insurance products. Colonial Mutual Superannuation Pty Ltd (CM Super), Commonwealth Custodial Services Limited (CCSL) and Commonwealth Bank of Australia (CBA) provide a range of superannuation products. Some of the superannuation products offer life insurance benefits which are provided through policies issued by CMLA, to CM Super, CCSL and CBA.

CMLA, CM Super and CCSL are wholly owned subsidiaries of CBA.

In this FSG the financial services and products offered by the entities below are through registered business names such as Commonwealth Financial Services, CommInsure and also Commonwealth and Colonial branded products developed in the 1980s and 1990s and former Legal & General and Prudential products.

What can we offer?

Legal entity	Authorised services we can provide under our licence	Products which relate to our authorised services
Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025	<ul style="list-style-type: none"> ■ General financial product advice ■ Deal in a financial product 	<ul style="list-style-type: none"> ■ Superannuation ■ Life risk insurance ■ Investment life insurance
Commonwealth Custodial Services Limited ABN 26 000 485 487 AFSL 235027	<ul style="list-style-type: none"> ■ General financial product advice ■ Deal in a financial product 	<ul style="list-style-type: none"> ■ Superannuation ■ Life risk insurance ■ Investment life insurance
The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035	<ul style="list-style-type: none"> ■ General financial product advice ■ Deal in a financial product 	<ul style="list-style-type: none"> ■ Superannuation ■ Life risk insurance ■ Investment life insurance
Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945	<ul style="list-style-type: none"> ■ Financial product advice ■ Deal in a financial product 	<ul style="list-style-type: none"> ■ Retirement Savings Account ■ Life risk insurance ■ Non-cash payment facilities

Our staff may provide you with factual information and in some circumstances may provide general financial product advice. Staff will not be taking your personal circumstances into consideration when providing general financial product advice and will not provide personal financial advice. If you require personal financial advice, we will be happy to put you in touch with a financial adviser.

How can you do business with us?

You can give us instructions by telephone or mail. In some cases, however, we will require written confirmation and require the return of certain documents and forms for completion. Any dealings with us via the Internet will be governed by our standard terms and conditions.

How can we be contacted?

You can contact us by:

- Calling the number shown on the letter enclosed with this document;
- Writing to us at:
Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001

How are we paid for providing financial services?

If you invest in a product offered by one of the entities listed on the previous page, that entity may receive fees in relation to your investment in that product. These fees may include entry fees and management fees. In some situations exit fees, account fees and transaction fees may apply.

The fees you will pay for the products offered are set out in the PDS or relevant offer document for the particular product.

What commissions, fees or other benefits are received?

Staff who provide a service do not receive specific payments or commissions for the giving of that service. These staff receive salaries. Bonuses and other benefits may also be paid by us provided agreed levels of customer service are achieved.

You may receive personal financial advice in relation to the products we offer from financial advisers. These advisers may receive remuneration from us which is included in the fees you pay when investing in our products.

How is my personal information dealt with?

The privacy of your personal information is important to us. In general we collect information about you to manage the client relationship we have with you.

All personal information is dealt with in accordance with our Privacy Policy Statement (PPS). For further information on our privacy and information handling practices, please refer to our PPS which is available on the Commonwealth Bank website, www.commbank.com.au/security-privacy/privacy/default.aspx or upon request from our contact centres.

What should you do if you have an enquiry or complaint?

You have the right to enquire or lodge a complaint about the operation of our products and services to the extent that it relates to you or your investment. We have established procedures to ensure all enquiries and complaints are properly considered and dealt with.

If you have an enquiry, you should contact one of our Customer Service Representatives, who will either deal with the matter personally or refer the matter to the appropriate person. Our staff will review the situation and, if possible, resolve it immediately.

Alternatively, if the matter has not been resolved to your satisfaction or you have a complaint, please telephone us or write to the Complaints Manager at the following address:

- **Customer Relations**
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001 or
- **Telephone 1800 805 605**

If, after giving us the opportunity to resolve your complaint, you feel we have not resolved it satisfactorily, you may lodge a complaint with the following bodies:

- **Non-Super/Insurance and Non-cash payment facilities**
Financial Ombudsman Service Limited
GPO Box 3
MELBOURNE VIC 3001
Telephone: 1300 780 808
Website: www.fos.org.au
- **Superannuation**
Superannuation Complaints Tribunal
Locked Bag 3060
GPO MELBOURNE VIC 3001
Telephone: 1300 884 114
Website: www.sct.gov.au

Dated: 1 October 2010
ADB3173 100910