

# Financial Services Guide AWM Services Pty Ltd

This Financial Services Guide (FSG) is provided by AWM Services Pty Ltd (ABN 15 139 353 496, AFSL No. 366121) (AWM Services).

This FSG is an important document that outlines the type of services AWM Services is authorised to provide under its Australian Financial Services Licence (AFSL).

**Any material provided to you by AWM Services will contain factual information or general advice. This factual information or general advice does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information contained herein having regard to your particular circumstances.**

## Purpose of the FSG

This document is to help you decide whether to use the services offered by AWM Services, who is also referred to as 'we' or 'us' in this FSG. It also provides information about:

- who we are and how we can be contacted
- the financial services we can offer
- how we, and any other relevant parties, are paid
- our relationships and how these could influence the advice we give you
- how you can make a complaint and how we'll manage that complaint, and
- where to get details on the AMP Privacy Policy.

## Other documents you may receive

Before an AMP related party (AMP product issuer) issues you with one of their products, they will provide you with a product disclosure statement (PDS), an investor directed portfolio service (IDPS) guide, terms & conditions or a similar type of document in most cases (disclosure document). These documents contain information about the particular product to help you make an informed decision about that product.

These documents will include information about matters such as:

- the terms and conditions of the product
- any associated costs, fees and charges that the AMP product issuer may receive or pay, and
- any significant benefits and risks.

## About AMP

Over the past 170 years, AMP has helped Australians manage their finances and achieve their goals.

Today AMP offers solutions across a wide range of financial services – banking, superannuation, investing, financial advice, insurance and retirement income.

AMP continues to help clients around the world manage their cash flow, control their debt, grow their assets, enjoy their retirement and protect their family's future.

## About AWM Services

AWM Services is a part of the AMP group.

AWM Services operates a business providing fund administration and investment services including the provision of general (non-personal) advice to members in relation to their superannuation account.

We're covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 for compensation arrangements.

The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of AWM Services, even where subsequent to these actions they have ceased to be employed by or act for AWM Services.

You don't have a direct right to claim under this insurance, which is taken out to make sure we have enough resources to meet claims against us.

As always, we're here to help, so if you have any questions contact us on:

Issuer **AWM Services Pty Ltd (AWM Services)**  
ABN 15 139 353 496  
AFSL 366121

phone **13 12 67**  
web **www.amp.com.au**  
email **askamp@amp.com.au**

mail **Customer Service Centre**  
**PO Box 300**  
**Parramatta NSW 2124**

## Financial services we can offer

We hold an Australian Financial Services Licence (AFSL) that authorises us to provide certain services including:

Provide general product advice about:

- Superannuation products
- Managed investment schemes, and
- Managed investment schemes including investor directed portfolio services.

We are not authorised to issue any products, however we can acquire, vary or dispose of the following products on behalf of another person:

- Superannuation products
- Managed investment schemes, and
- Managed investment schemes including investor directed portfolio services.

We may provide these services as principal or on behalf of AMP product issuers which include:

- AMP Bank Limited (ABN 15 081 596 009, AFSL No. 234517) (AMP Bank)
- AMP Capital Funds Management Limited (ABN 15 159 557 721, AFSL No.426455) (AMP Capital)
- ipac Asset Management Ltd (ABN 22 003 257 225, AFSL No. 234655) (ipac)
- National Mutual Funds Management Limited (ABN 32 006 787 720, AFSL 234652) (NMFM)
- NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) (NMMT), and
- N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654) (NMS).

## How you do business with us

The disclosure document for each product provided by an AMP product issuer outlines its administration procedures and processes. Please refer to the relevant disclosure document for how a product is administered.

## How you can give us instructions

You can give us instructions by telephone, mail, email or online.

Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant disclosure document or applicable form.

## How we're paid for the services we provide

We provide administration and business support services for AMP product issuers and receive a fee from AMP product issuers for this service. We do not receive any additional fees or obtain commissions for the services we provide. The cost of providing administration services to clients is included in the fees charged by the AMP product issuer. Details of fees charged can be found in the Product Disclosure Statement or Investor Directed Portfolio Service guide provided to you by the product issuer for your product.

## Commissions, fees or other benefits received or paid

Employees and Authorised Representatives of the AMP group may be entitled to receive a range of benefits including potential discounts on products and services as a result of their relationship with AMP.

## Related companies and transactions

If we provide general advice on a product issued by an AMP product issuer, that product issuer may benefit by receiving the fees they charge on that product. The amount and calculation of those fees are shown in the relevant disclosure document. If you have a financial adviser, your financial adviser and their authorising licensee may also benefit if an AMP product is issued to you, or an AMP product you hold is varied, as a result of that general advice. You can ask us for details of this remuneration before you apply for your AMP product.

Companies in the AMP group may provide services, and obtain fees and charges or other benefits from the AMP product issuer or service provider if you obtain a product or service from a company in the AMP group. These relationships will be detailed in the relevant disclosure document (and any FSG and/or SoA that an adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP policies and procedures, which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

## Employees and directors

Employees and directors receive salaries, incentive bonuses and other benefits. The amount of bonuses and other benefits that employees and directors may be entitled to will depend on various factors, such as: the performance of that person during the year, and in some cases the level of sales attributable to that person during the year, as well as AMP's overall financial and strategic performance. Non-executive directors receive fees (and superannuation) for their services.

## Staff who may assist you on the telephone

Some employees who are representatives of AMP may also receive remuneration in the form of a bonus for the services they provide, such as general advice and assistance when you acquire or increase your investment in an AMP superannuation or managed investment product. These benefits are based on a balanced scorecard of performance, including both financial and non-financial measures, that remain at the overall discretion of the business.

## Further information

You can ask us for more details about the above payments or benefits within a reasonable time after receiving this guide but before the service is provided.

## AMP and your privacy

Protecting your personal information is important to us and any personal information collected about you will be handled in accordance with our privacy policy, available at [amp.com.au/privacy](http://amp.com.au/privacy) or ask us for a copy.

We collect, hold, use and share your personal information so we can provide you with products and services. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

For further information on how we handle your personal information please read our privacy policy at [amp.com.au/privacy](http://amp.com.au/privacy), refer to the relevant privacy collection statements in disclosure documents, forms or on our website.

Our privacy policy explains how you can access or update your personal information, the countries we may send your personal information to, and how to make a complaint about a breach or potential breach of our privacy obligations.

## Complaints

Complaints are very important to us and we're committed to resolving them as quickly as possible.

If you wish to make a complaint you can contact us in writing or by phone using the contact details on the front page of this document.

If you make a complaint, we'll resolve it through our internal dispute resolution process within the required timeframe.

If you aren't satisfied with the outcome, then you can either:

- refer your complaint to Australian Financial Complaints Authority (AFCA), or
- ask the AMP Customer Advocate for assistance. You do not need to go to the AMP Customer Advocate first, you can go straight to AFCA if you prefer. Details about both options are below:

### **Australian Financial Complaints Authority (AFCA)**

AFCA is an independent body that provides a fair and free complaint resolution service for financial complaints made by consumers and small businesses about financial firms. The contact details for AFCA are:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001, Australia

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [afca.org.au](http://afca.org.au)

There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

### **AMP Customer Advocate**

The AMP Customer Advocate can review your complaint to ensure the outcome is fair and reasonable. You won't be disadvantaged in any way if you ask the AMP Customer Advocate to review your complaint. The contact details for the Customer Advocate are:

AMP Customer Advocate  
Level 6, 33 Alfred St  
SYDNEY NSW 2000

Email: [customeradvocate@amp.com.au](mailto:customeradvocate@amp.com.au)

You can still refer your complaint to AFCA if you aren't satisfied with the outcome provided by the AMP Customer Advocate.

## Enquiries

If you need additional information about the operation or management of your product, you can contact either your financial adviser or us using the contact details that appear on the front page of this document.