

**AWM Services Pty Ltd**

Issued 7 July 2025

# Financial Services Guide



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). It also provides information about remuneration we receive or pay, and how we handle complaints.

Overall, it is designed to help you decide whether to use the services we offer.

**This FSG contains factual information or general advice only, meaning it does not take into account your particular objectives, financial situation and needs. Accordingly, please consider the appropriateness of the information contained in this FSG by having regard to your personal 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) and (if applicable) a Target Market Determination. 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 target market the product has been designed for,
- the terms and conditions of the product,
- any associated costs, fees and charges that the AMP product issuer may receive or pay,
- how you can raise a complaint with us, and
- any significant benefits and risks

## We are here to help...

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

ISSUER: AWM Services Pty Ltd (AWM Services) | ABN 15 139 353 496 | AFSL 366121



131 267



[amp.com.au/signaturesuper](https://amp.com.au/signaturesuper)



[askamp@amp.com.au](mailto:askamp@amp.com.au)



**Customer Service Centre**  
PO Box 300, PARRAMATTA NSW 2124  
Dharug Country

## About AMP

AMP provides banking, super and retirement solutions in Australia and New Zealand, supporting over one million customers and employing over 2,300 people.

We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 175 years. Over the years, we have learned that every customer's goals are unique – so we can help them make the most of what they have today to create their tomorrow.

## About AWM Services

AWM Services is a part of the AMP group.

AWM Services operates a business providing fund administration, business support and investment services including the provision of financial product 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* (Cth) 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.

## Financial services we can offer

We hold an Australian Financial Services Licence (AFSL) that authorises us to provide financial product advice about:

- deposit and payment products
- government debentures stocks and bonds
- life risk insurance products
- investment life insurance products
- interests in managed investment schemes, including IPDS
- retirement savings accounts
- securities
- standard margin lending facilities, and
- superannuation products

Issue, acquire vary or dispose of:

- securities

Acquire, vary or dispose of on behalf of another person:

- deposit and payment products
- government debentures stocks and bonds
- life risk insurance products
- investment life insurance products
- interests in managed investment schemes, including IDPS
- retirement savings accounts
- securities
- standard margin lending facility, and
- superannuation products

Financial product advice includes:

- General advice, which does not take into account your particular financial needs, circumstances or objectives. General advice is provided for no extra fees. You should assess your own financial situation and read the PDS or similar disclosure document before making an investment decision based on the advice; and
- Personal advice, where one or more of your personal circumstances are considered when providing the advice. You will receive a Statement of Advice (SoA) when personal advice is provided. An SoA is a document that contains the advice provided to you, the basis on which the advice was given and includes information about any fees that apply and any

associations that the licensee may have which may influence the advice.

- Intrafund advice is available to eligible members in the AMP Super Fund no for extra fees. Please refer to the AMP Intrafund Advice Financial Services Guide (FSG) for more information about our intrafund advice 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)
- ipac Asset Management Ltd. (ABN 22 003 257 225, AFSL No. 234655) (ipac)
- National Mutual Funds Management Ltd. (ABN 32 006 787 720, AFSL 234652) (NMFm)
- NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) (NMMT)
- N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654) (NM Super).

## 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 PDS or IDPS 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 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 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 within the AMP Group receive salaries, incentive bonuses and other benefits. The allocation of bonuses and other benefits to employees and directors depends on various factors, including their performance throughout the year, and in some instances, the level of sales attributable to them during the year. Additionally, AMP's overall financial and strategic performance may play a role in determining these incentives. At the time this FSG is given to you, it is not possible to determine whether an employee or director qualifies for an incentive or the amount of that incentive.

Employees and directors within the AMP Group may also receive indirect benefits for the services we provide you. This may include non-monetary benefits that are valued at less than \$300, or cumulatively no greater than \$1,000 in a calendar year, for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

### 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 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](https://amp.com.au/privacy) or ask us for a copy.

We collect, hold, use and disclose personal information so we can establish, manage and administer the products and services provided by us, and comply with legal and regulatory obligations. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

You do not have to provide us your personal information. However, if you do not provide us with the personal information we request, we may not be able to provide you with the products or services you require.

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

Our Privacy Policy also 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

If you're unhappy with our products or service, we want to know about it.

To let us know what happened, you can call, email or write to us (our contact details are on page one). You can also use our online complaint form at [amp.com.au/help-and-support/complaints](https://amp.com.au/help-and-support/complaints).

If you need help to raise a complaint, please let us know. We can help if you want to speak to us in another language. The National Relay Service and other support options can also help you through our complaint process. You can find out more about these services at [amp.com.au/help-and-support/complaints](https://amp.com.au/help-and-support/complaints).

Our team is here to listen and respond with care. We'll work with you to address your concerns fairly, and as quickly as possible.

If you're not satisfied with the outcome of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide fair and independent complaint resolution that's free to consumers.

You can contact AFCA by calling 1800 931 678, email to [info@afca.org.au](mailto:info@afca.org.au), or on their website [afca.org.au/make-a-complaint](https://afca.org.au/make-a-complaint).

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

### Enquiries

If you need additional information about the operation or management of your product, you can contact either your financial adviser or us using our contact details on page one.

### Extra care

We know sometimes you might need support in different ways at different times in life. When you need it, we'll take extra care to make sure you're supported when you contact us.

You can find out more about our customer care at [amp.com.au/help-and-support/financial-support/inclusion-diversity](https://amp.com.au/help-and-support/financial-support/inclusion-diversity)