

Other important information

Defence Bank Super

This fact sheet provides more detailed information about important things you should know about this product. It's designed to be read in conjunction with the Defence Bank Super Product Disclosure Statement and is subject to review from time to time.

Cooling off period

If, after you have applied to become a member of Defence Bank Super, you change your mind about joining, you may write to the Trustee and request a refund. The request must be received within a period of 14 days (the 'cooling-off period') from the earlier date of:

- When the Trustee provides you with confirmation of your membership; or
- The end of the fifth (5th) day after the date on which your account is opened.

If you do cancel your membership during the cooling off period, the amount that will be repaid to you (subject to the Government's preservation rules) will be adjusted to take account of any increase or decrease in the value of the investments you selected, reasonable costs and any tax payable on that amount.

Your ability to cancel your membership may be lost in certain circumstances (for example, if you exercise a right associated with your membership).

Keeping in touch

We can only notify you that important communications are available for you to access, or send you the information you request, if we have your current contact details.

It's important to advise us if you change your postal or email address. You can do this easily by contacting us on **1800 979 188** or via www.defencebank.com.au.

Complaints resolution

The Trustee has an established procedure for dealing with member enquiries and complaints. Enquiries and complaints should be made to the Complaints Officer who can be contacted on:

Complaints Officer Defence Bank Super

PO Box 541
Chatswood NSW 2057

Phone: 1800 979 188
Email: defencebank@cubssuper.com.au

If you are unhappy with the response to an enquiry, or have a complaint or dispute, you will generally be asked to place your question or problem in writing to the Trustee. The Trustee will try to reach a satisfactory solution to your problem within 90 days of you raising the complaint and will advise you accordingly.

You may also be able to take your complaint to the Australian Financial Complaints Authority (AFCA).

For more information on eligibility or to lodge a complaint:

Australian Financial Complaints Authority

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

AFCA will only handle certain types of complaints and time limits may apply.



Your privacy

As a member you will be protected by our Privacy Statement, and that of the Administrator. This means that we only collect information that is necessary for the efficient operation of this product (including website and other services available to you as a member) and as required by law.

As permitted by legislation, your personal information may be provided to third parties involved in the administration or promotion of this product or the provision of services to you (including support services provided by credit unions, building societies or other entities connected with the product).

On occasion, and as required by legislation, certain information must be passed on to various regulatory bodies.

All parties involved in these transfers of information are also subject to the privacy requirements.

A copy of the Administrator's Privacy Statement can be viewed at www.mainstreamgroup.com/privacy-notice or you may call the Defence Bank Super Call Centre on 1800 979 188 to have a copy mailed to you.

A copy of the Trustee's statement is also available on request by contacting the Trustee.

Proof of identity

As a result of anti-money laundering and counter terrorism financing (AML/CTF) requirements in government legislation, you will be required to provide proof of identity prior to being able to access your superannuation benefit after meeting a condition of release.

These requirements are called 'customer identification and verification requirements'.

These requirements may also be applied by the Trustee from time to time in relation to the administration of your super benefits. You will be notified of any requirements when applicable. If you don't comply with these requirements there may be consequences for you, for example, a delay in the payment of your benefits.

Under AML/CTF requirements, the Trustee is required to provide yearly compliance reports to AUSTRAC and notify AUSTRAC of suspicious transactions.

This may involve the provision of your personal information to AUSTRAC.

This Factsheet is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE License No L0001458, AFSL 229757), as Trustee of the CUBS Superannuation Fund (ABN 90 120 177 925, RSE Fund Registration No. R1068832) (the Fund).

This Factsheet is for general information purposes only and has been prepared without taking account of the objectives, financial situation and needs of any particular person. You should consider obtaining professional advice before making decisions regarding your investment in the Fund. Please read the Product Disclosure Statement available at www.defencebank.com.au or contact the Fund for a copy.

The Trustee reserves the right to vary the features of this product including investments, insurance and fees and costs, at any time. The terms of the trust deed governing the Fund have precedence over anything in the PDS and the Factsheets.



Defence Bank