

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, 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 is repaid to you 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).

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 4559
Melbourne VIC 3001

Telephone (03) 9691 2944

Fax (03) 9640 0787

Email defencebank@cupssuper.com.au

It is important that we make you aware of the Trustee's complaints handling process. In accordance with the Superannuation Legislation, complaints will be dealt with within 90 days. If you are not satisfied with the Fund's handling of your complaint or the Trustee's decision, or you do not receive a response to your complaint within 90 days, you may 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

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult AFCA to find out if or when the time limit relevant to your circumstances expires.

The information in this document forms part of the Product Disclosure Statement for Defence Bank Super dated 2 May 2019. Issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL No 229757, Level 2, 575 Bourke Street, Melbourne VIC 3000), as trustee of the CUBS Superannuation Fund, ABN 90 120 177 925, USI 90120177925005.

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Defence Bank

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 including, ensuring that you receive all the benefits to which you are entitled. 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.

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

This Factsheet is for general information purposes only and is not intended to be relied on for the purpose of making an investment decision or other decisions pertinent to your investment in the Fund. It has been prepared without taking account of the objectives, financial situation and needs of any particular person. You should also consider obtaining professional advice before making decisions regarding your investment in the Fund, to determine if they are appropriate to your needs. Please read the relevant Product Disclosure Statement available at www.defencebank.com.au or contact the Fund for a copy.

The Trustee reserves the right to vary the benefits, the insurer and insurance related costs at any time.

The terms of the trust deed governing the Fund have precedence over anything in the PDS and the FactSheets.
