

## Financial Services Guide

### Important Information

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (**FSG**) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. Please note that Super-Rewards will only be providing general advice and not providing personal financial advice.

Please note that general advice does not take into account your individual objectives, financial situation or needs. You should seek advice from a licensed financial planner should you wish to receive personal advice.

Shartru Wealth Management Pty Ltd has authorised Super Rewards Pty Ltd to distribute this FSG.

## Before You Receive Our Advice

### Who will be providing the financial services to me?

Super Rewards Pty Ltd (ABN 90 629 681 296) (**Super-Rewards**) is a Corporate Authorised Representative Number: 1278321 of Shartru Wealth Management Pty Ltd (**Shartru Wealth**) (ABN: 46 158 536 871) Australian Financial Services Licence (**AFSL**) Number: 422409.

Our contact details are:

Super-Rewards  
Level 26, 1 Bligh Street  
Sydney NSW 2000  
Ph: (02) 8226 8518  
Email: [support@super-rewards.com](mailto:support@super-rewards.com)

Shartru Wealth, under its AFSL, authorises Corporate Authorised Representatives (**CARs**) to carry on their business within the provisions of authorised financial services. Shartru Wealth's contact details are:

Postal Address:  
PO Box 565  
Belmont NSW 2280  
Ph: 1300 478 424  
Email: [advice@shartru.com.au](mailto:advice@shartru.com.au)

### Not Independent

Shartru Wealth Management Pty Ltd, its Corporate Authorised Representatives, and Authorised Representatives may receive commissions on life insurance products. For these reasons we do not refer to ourselves or our advice as independent, impartial or unbiased.

### What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Super-Rewards can provide general advice only in the following areas:

Financial strategies and financial advice Superannuation (including Self Managed Super Funds)

Please note that "general advice" does not take account of investors' objectives, financial situation or needs. Before acting on this general advice, investors should therefore consider the appropriateness of the advice having regard to their objectives, financial situation or needs.

### Who do you act for when you provide services for me?

Super-Rewards is responsible for the financial services provided to you, in its capacity as a CAR of Shartru Wealth.

### **How will I pay for the service?**

Super-Rewards does not charge the individual directly for the provision of financial advice. Furthermore, there is no charge for signing up or using Super-Rewards. Remuneration of Super-Rewards is discussed in the next paragraph

### **Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to me and how is that commission calculated?**

We generate revenue by taking between 25% to 50% commission from each cash reward that the retailer pays; this is known as a referral commission. All cash reward offers and amounts you see in your Super-Rewards dashboard are net of the referral commission.

For example, if a member spends \$100 with a participating retailer and the Super-Rewards platform offers a cash reward of 3.75% the member receives \$3.75. Super-Rewards receives a referral commission from the retailer of between \$1.25 (a 25% referral commission) to \$3.75 (a 50% referral commission).

Super-Rewards may vary its commission amounts at its discretion, although we always try to secure our members the highest possible commissions with any participating retailer. We do not accept any form of conflicted remuneration.

Please ask us for further information or to explain these fees if you have questions.

### **Do you have any referral arrangements in place?**

We have arrangements and partnerships with a number of providers for our members. Where you click through or take advantage of those arrangements, we're effectively referring you to another party and we may get paid should you proceed with certain transactions. This referral commission is explained in further detail above.

### **Will you provide me advice, which is suitable to my needs and financial circumstances?**

No, Super-Rewards provides general advice only. We do not take into account your individual objectives, financial situation or needs.

### **What should I know about the risks of the products or strategies you recommend to me?**

We will only give you general advice. We do not recommend any financial products nor express an opinion on financial products. We are offering shopping rewards via cash back to your superannuation account. You should seek personal financial advice from an authorised financial adviser.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which may include your name, date of birth, address, phone number and the details of your superannuation fund. We also keep a record of your purchasing on the Super-Rewards platform and the cash rewards earned with each purchase.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

### **Who can I complain to if I have a complaint about the provision of the financial services to me?**

If you have any complaint about the service provided to you, you should take the following steps:

Contact Super-Rewards and tell us about your complaint. Our contact details are:

Super-Rewards  
Level 26, 1 Bligh Street  
Sydney NSW 2000  
Ph: (02) 8226 8518  
Email: [support@super-rewards.com](mailto:support@super-rewards.com)

If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru Wealth on 1300 478 424 or put your complaint in writing and send it to PO Box 565 Belmont NSW 2280. We will seek to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (**AFCA**). They can be contacted on 1800 931 678 or [info@afca.org.au](mailto:info@afca.org.au). This service is provided to you free of charge.

Shartru Wealth is a member of AFCA. At the time of escalation of a complaint we will provide you with further details on the process involved with AFCA.

The Australian Securities and Investments Commission (**ASIC**) also has a free call infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Shartru Wealth holds Professional Indemnity insurance in place that covers the financial services they offer and covers present and past representatives.