



TRANZACT SUPER FINANCIAL SERVICES GUIDE

INTRODUCTION

This Financial Services Guide ("FSG") has been prepared to inform you of the services offered by Tranzact Super. It explains how we operate, how we are paid, how we deal with complaints, and any interests, associations or relationships that could influence us.

BEFORE YOU USE OUR SERVICES

Who is Tranzact Super?

Tranzact Super specialises in the provision of web enabled administration and compliance services to self managed superannuation fund advisers throughout Australia.

We were established in 2000 with the acquisition of the business of Superior Superannuation Services (established 1994) and grew rapidly. The parent company of Tranzact Super is Tranzact Financial Services Limited, which is listed on the ASX.

Services offered by Tranzact Super

We provide the following services for self managed superannuation funds:

Deed Services

Arguably Australia's most advanced Trust Deed. The Deed is comprehensive, flexible, educational and written in "plain English". We also provide a deed upgrade service and corporate trustee services.

Ongoing Administration & Compliance Services

For Self Managed Superannuation Funds we provide:

Maintenance and storage of Fund records;	Maintenance of Capital Gains Tax and Deferred Tax records;
Annual Member & Trustee Reporting including Member Statements, Minutes & supporting documentation;	Maintenance of Members' changing component position & benefit payment documentation
Assistance with Centrelink & Vets Affairs requirements:	Production of Group Certificates;
Daily updates to the World Wide Web of Fund details including valuations, transactions and asset allocations:	Preparation & lodgement of GST & Tax returns for the Fund including Business Activity Statements; Please note that all tax related services are provided by a Registered Tax Agent at no additional charge to you.
Calculation of allowable pension levels & of adjustments required;	
Facilitation of External Audit;	

NB: Some of the above are optional depending on the level of service selected.

Miscellaneous Services

Establishment of Corporate Trustees and ongoing secretarial functions:	General strategic advice and education;
Deed and Company Constitution Upgrades;	Pension Establishment
DIY Instalment Warrants	Specific consulting services

How Tranzact Super operates

We operate primarily through financial planners and accountants. We provide the compliance and administration services required to ensure ongoing compliance of each fund. We do not construct the fund's investment strategy or provide investment facilities. These items are attended to by the financial professionals and trustees who use our services. We provide daily updates of each fund's investment activity via the internet. We do not provide specific financial planning advice though we do take an educational role in this regard.

How Tranzact Super is paid

We operate on a flat fee structure. None of our charges are percentage based. We require payment for one-off services in advance and our ongoing fees are payable monthly. Where required we will collect the fees charged by third parties, and remit them accordingly. We do not pay a commission to introducers of business to us.

Dispute Resolution

Our goal is client satisfaction and we have established procedures for dispute resolution. Our aim is to resolve your complaint quickly and fairly. If you have a complaint about the service provided to you, please take the following steps:

- Contact the Manager by email at contact@tranzacttotalsuper.com.au or by fax on (07) 3211 1455 and advise the complaint details.
- If your complaint is not satisfactorily resolved within three working days, phone Carol Dixon on 1800 644 804 or put your complaint in writing and send it to her at GPO Box 849, Brisbane, QLD 4001 or fax it to (07) 3211 1455.

Interests, associations or relationships that could influence Tranzact Super

We are completely independent.

Terms & Conditions of the Ongoing Administration & Compliance Service

Our terms and conditions are found in the administration agreement relevant to each product.

PRIVACY POLICY AND COLLECTION STATEMENT

Your privacy is important to us so we have created a Privacy Policy in order to demonstrate our commitment to your privacy. We are bound by the Privacy Act 1998 and the National Privacy Principles. We will update this Privacy Policy as required. If it is changed, the changes will be posted on our website at www.tranzacttotalsuper.com.au

The information we collect

General Information

Our website may collect information of a statistical nature including the number of visitors visiting the site, the time, duration and pages visited. This helps us to understand the priorities of our users so that we can improve the service, products and information we offer.

Personal Information

Personal information, including financial information and tax file numbers, is collected by us on an ongoing basis. It may be collected via an application form, telephone, fax or e-mail from you or another party such as a financial planner, accountant, fund manager or other source. This information is required for us to provide the services we offer. Your personal information is only disclosed to authorised parties as required for us to provide our services, to parties required or authorised by law (eg. The Australian Taxation Office) and to other entities as nominated by you.

Security

In designing our website we have incorporated security procedures consistent with national industry practice. These procedures are reviewed from time to time and updated when necessary.

Access to your information on the web is regulated by a user name and password unique to your account. This information is provided to you, your nominated financial adviser, and responsible members of our staff. It may be changed by you at any time. In the event that this information becomes known to an unauthorised party who accesses your web details no transactional changes or damage to primary data can occur as our website is limited to providing a remote copy of the most current information held on our database. This copy is updated each working day from primary information which is not accessible from the web.

All hard copy information and the primary database server is maintained in separate secure locations in our secure office. Daily backup copies of all data is held in a secure offsite vault.

Accuracy

We rely on the accuracy of the information supplied to us. If you believe that the information we hold is incorrect in any way then please notify us accordingly.

Access

Under the National Privacy Principles you are generally entitled to access the personal information we hold about you. Should you wish to check any item

of the information we hold please contact us. Before providing any information we will require proof of identity and/or authorisation. Should you require information which has been archived it may not be immediately available and an access charge may be levied.

Corporate Summary

Company Name	Contact
Total Super Pty Ltd T/A Tranzact Super ABN 76 080 841 336	Street: Level 7, 239 George Street, Brisbane QLD 4000 Postal: GPO Box 849, Brisbane QLD 4001 Telephone: 1800 644 804 Facsimile: 07 3211 1455 Email: contact@tranzacttotalsuper.com.au Website: www.tranzacttotalsuper.com.au
Shareholders	Senior Management
Tranzact Financial Services Ltd 100%	Carol Dixon - General Manager Ian Crilly - Senior Manager SMSF Mark Ellem - Senior Manager SMSF Soha Tawil - Senior Manager SMSF Darren McAllister - Business Transition Manager Debbie Thomas - Deed Services Manager Veronica Haylen-Pitt - Audit Manager Margaret Forbes - SMSF Compliance
Board	
Allan Yeo – Managing Director Colin Yip – Director	