

# 2018 Annual Report

## CUBS Superannuation Fund –

### Qudos Super

### Qudos Pensions

**CUBS Superannuation Fund**

ABN 90 120 177 925

**Trustee**

**Equity Trustees Superannuation Limited**

ABN 50 055 641 757

AFS Licence No. 229757

RSE Licence No. L0001458

## CONTACT DETAILS

If you have an enquiry about Qudos Super or Qudos Pensions or would like to receive your Annual Reports (including this Annual Report) by mail (free of charge), you should contact:

**The Administrator: Mainstream Superannuation Services Pty Ltd**

Level 9, 155 Queen Street

Melbourne VIC 3000

Telephone: (03) 9691 2944

Facsimile: (03) 9640 0787

Email: [melbourne@mainstreamgroup.com](mailto:melbourne@mainstreamgroup.com)

Website: [www.mainstreamgroup.com](http://www.mainstreamgroup.com)

**The Bank: Qudos Mutual Limited trading as Qudos Bank**

420 Forest Road

Hurstville NSW 2220

Telephone: 1300 747 747

Email: [enquiries@qudosbank.com.au](mailto:enquiries@qudosbank.com.au)

Website: [www.qudosbank.com.au](http://www.qudosbank.com.au)

**Trustee: Equity Trustees Superannuation Limited**

Level 1, 575 Bourke Street

Melbourne VIC 3000

Telephone: 1300 133 472

Facsimile: (03) 8623 5200

## Disclaimer

This Annual Report relates to the reporting period ending 30 June 2018. This Report has been prepared in accordance with the Corporations Act and Corporations Regulations 2001. Reasonable care has been taken to ensure the information in this report is correct, but neither the Trustee, its service providers nor its advisers accept responsibility for any error or misprint or anyone using or acting on this information for any purpose. Information contained in this report is accurate as at 30 June 2018, based on information provided to the Trustee by the Fund's service providers and underlying investment managers.

Information in this report relates to the CUBS Superannuation Fund ('Fund') as a whole, unless stated otherwise. Qudos Super and Qudos Pensions are products offered from the Fund since 16 October 2013 (they are not separate superannuation funds) and are referred to as '**Qudos products**' in this report.

The Trustee does not guarantee the performance of any of the Fund's investments or underlying investment managers. The Trustee does endeavour to ensure that only professional managers using sound investment processes are utilised.

This publication contains general information or advice only that has been prepared without taking into account your objectives, financial situation or needs. You should refer to the relevant Product Disclosure Statement (**PDS**) and any factsheets (where applicable) and assess your own financial situation before making any financial decisions. You may wish to consult an appropriately qualified financial adviser before making any financial decisions in relation to this product. You can obtain the PDS and factsheets relevant to your membership by calling 1300 721 720 or downloading it from [www.qudosbank.com.au](http://www.qudosbank.com.au).

# CONTENTS

MESSAGE FROM THE TRUSTEE	3
INVESTMENTS	4
INVESTMENT OPTIONS	5
FINANCIAL AND OTHER STATUTORY INFORMATION	10
OTHER IMPORTANT INFORMATION	15
ENQUIRIES & COMPLAINTS	17
YOUR PRIVACY	18
WHO'S LOOKING AFTER YOU	19
DIRECTORY OF SERVICE PROVIDERS	20

## MESSAGE FROM THE TRUSTEE

The Trustee presents the Annual Report for the CUBS Superannuation Fund for members participating in the Qudos Super and Qudos Pension products (**'Qudos products'**), for the year ended 30 June 2018.

Please take the time to read this Annual Report and if you have any queries or require further information, please contact the Fund Administrator (details provided on page 20).

The Fund is set up as a trust and is governed by a legal document called a Trust Deed. The Trustee is responsible for running the Fund in accordance with the Trust Deed.

**Effective 13th November 2017**, the provision of promoter and administration services in respect of the Fund will transfer from Top Quartile Management Pty Ltd (ABN 98 006 771 848, AFSL 238816) (the current Promoter) and Financial Synergy Pty Ltd (the current Administrator) to a single entity, Mainstream Superannuation Services Pty Ltd (ABN 83 082 989 142, AFSL 239636).

## INVESTMENTS

There are six investment options available to members of the Qudos products to choose from when making your investment decisions. The Trustee may close, vary or add to the investment options available to members from time to time. The investment options available to members of the Qudos products reflect the Fund's investment policy for this segment of the Fund and are part of an overarching approach to investments that takes into account various factors including relevant law, the Trust Deed and the nature of the Fund membership.

You should also consider the current PDS and any factsheets applicable to the Qudos product you participate in when making any investment decisions.

### INVESTMENT OPTIONS

- **Cash Plus Option\***
- **Conservative Option**
- **Balanced Option**
- **Growth Option**
- **High Growth Option**
- **Term Deposit Option**

\*Note: This option is called 'Cash Plus' because it invests in Fixed Interest assets as well as Cash.

This Report provides information about each of the options, as relevant to members of the CUBS Superannuation Fund for the 2017/2018 financial year. Further information about the options can be downloaded from [www.qudosbank.com.au](http://www.qudosbank.com.au)

**Refer to your Annual Member Statement to check which investment options you are invested in or have chosen. Your member statement shows your investment options as at 30 June 2018. Visit the website at [www.qudosbank.com.au](http://www.qudosbank.com.au) for more up to date information.**

## INVESTMENT OPTIONS

	CASH PLUS OPTION			CONSERVATIVE OPTION		
Risk Level	Estimated number of negative annual returns over any 20 year period is less than 0.5.			Estimated number of negative annual returns over any 20 year period is one to less than 2.		
Investment Return Objective	To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period.			To achieve returns (after tax and fees) that exceed CPI by at least 1.50% over a rolling 5 year period.		
Strategic Asset Allocation	Fixed Interest	50%		Australian Equities	14%	
	Cash	50%		International Equities	10%	
				Listed Property	3%	
				Fixed Interest	30%	
				Cash	43%	
Recommended Minimum Investment Timeframe	Short term (no minimum)			Short to Medium term investors (usually three to five years)		
Actual Asset Allocation as at 30 June 2018*		2018	2017		2018	2017
	Fixed Interest <sup>^</sup>	50.10%	48.52%	Australian Equities	11.20%	12.17%
	Cash <sup>^</sup>	49.90%	51.48%	International Equities	17.80%	12.16%
				Listed Property	1.40%	3.04%
				Fixed Interest <sup>^</sup>	32.10%	29.82%
				Cash <sup>^</sup>	37.50%	42.81%

\*Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment.

<sup>^</sup>The Cash and Fixed Interest investments utilised in these options are cash and fixed interest deposits or products issued by Qudos Bank Ltd.

## INVESTMENT OPTIONS

	BALANCED OPTION			GROWTH OPTION		
Risk Level	Estimated number of negative annual returns over any 20 year period is two to less than 3.			Estimated number of negative annual returns over any 20 year period is three to less than 4.		
Investment Return Objective	To achieve returns (after tax and fees) that exceed CPI by at least 2.50% over a rolling 5 year period.			To achieve returns (after tax and fees) that exceed CPI by at least 3.25% over a rolling 5 year period.		
Strategic Asset Allocation	Australian Equities	22%		Australian Equities	31%	
	International Equities	18%		International Equities	25%	
	Listed Property	5%		Listed Property	7%	
	Fixed Interest	30%		Fixed Interest	34%	
	Cash	25%		Cash	3%	
Recommended Minimum Investment Timeframe	Medium to long term investors (usually five years plus)			Long term investors (usually seven years plus)		
Actual Asset Allocation as at 30 June 2018*		2018	2017		2018	2017
	Australian Equities	18.00%	20.36%	Australian Equities	24.60%	28.05%
	International Equities	28.60%	20.36%	International Equities	39.00%	28.07%
	Listed Property	2.20%	5.09%	Listed Property	3.00%	7.01%
	Fixed Interest <sup>^</sup>	29.80%	29.66%	Fixed Interest <sup>^</sup>	31.50%	31.43%
	Cash <sup>^</sup>	21.40%	24.53%	Cash <sup>^</sup>	1.90%	5.44%

\*Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment.

<sup>^</sup>The Cash and Fixed Interest investments utilised in these options are cash and fixed interest deposits or products issued by Qudos Bank.



## INVESTMENT OPTIONS

	HIGH GROWTH OPTION		
Risk Level	Estimated number of negative annual returns over any 20 year period is four to less than 6.		
Investment Return Objective	To achieve returns (after tax and fees) that exceed CPI by at least 4.00% over a rolling 5 year period.		
Strategic Asset Allocation	Australian Equities	40%	
	International Equities	40%	
	Listed Property	10%	
	Fixed Interest <sup>^</sup>	10%	
	Cash	0%	
Recommended Minimum Investment Timeframe	Long term investors (seven to ten years or more)		
Actual Asset Allocation as at 30 June 2018*		2018	2017
	Australian Equities	33.20%	38.54%
	International Equities	52.70%	38.55%
	Listed Property	4.10%	9.63%
	Fixed Interest <sup>^</sup>	10.00%	9.63%
	Cash <sup>^</sup>	0.00%	3.65%

\*Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment.

<sup>^</sup>The Cash and Fixed Interest investments that will be utilised in this option are cash and fixed interest deposits or products issued by the Qudos Bank.

## INVESTMENT OPTIONS

	<b>TERM DEPOSIT OPTION<sup>^</sup></b>
Risk Level	Estimated number of negative annual returns over any 20 year period is less than 0.5.
Investment Return Objectives	To achieve returns (after tax and fees) in line with 50% RBA cash rate+ six-month bank bills over a rolling 1 year period.
Strategic Asset	<b><u>Available Terms</u></b>
Allocation	1 year
	2 years
	3 years
Recommended Minimum Investment Timeframe	Recommended Minimum Investment Timeframe (1 to 3 years, depending on the term of the deposit).

<sup>^</sup>This option allows you to choose from a range of Term Deposits which are products issued by Qudos Bank.

## CHANGES TO YOUR INVESTMENT OPTIONS (effective by December 2018)

Following a review of the investment options revised strategic asset allocations, investment objectives and risk levels for each of the investment options will be applicable, as outlined in the tables below. These changes are also reflected in new disclosure documents for the Fund.

## INVESTMENT OPTIONS

Investment Option	Cash Plus Option		Conservative Option		Balanced Option	
<b>Investment Return Objective</b>	To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period.		To achieve returns (after tax and fees) that exceed CPI by at least 1.00% over a rolling 4 year period.		To achieve returns (after tax and fees) that exceed CPI by at least 2.00% over a rolling 6 year period.	
<b>Strategic Asset Allocation</b>	Australian Equities	0%	Australian Equities	11%	Australian Equities	18%
	International Equities	0%	International Equities	16%	International Equities	27%
	Fixed Interest	50%	%		Fixed Interest	30%
	Cash	50%	Fixed Interest	38%	Cash	25%
			Cash	35%		
<b>Recommended Minimum Investment Timeframe</b>	Short term (No minimum)		Short to Medium term investors (usually three to four years)		Medium to Long term investors (usually six years plus)	
<b>Risk Level</b>	Estimated number of negative annual returns over any 20 year period is less than 0.5.		Estimated number of negative annual returns over any 20 year period is 2 to less than 3.		Estimated number of negative annual returns over any 20 year period is 3 to less than 4.	
<b>Standard Risk Level</b>	Very Low		Medium		Medium to High	
<b>Risk Band</b>	1		4		5	

Investment Option	Growth Option		High Growth Option		Term Deposits*
<b>Investment Return Objective</b>	To achieve returns (after tax and fees) that exceed CPI by at least 3.00% over a rolling 8 year period.		To achieve returns (after tax and fees) that exceed CPI by at least 4.25% over a rolling 8 year period.		To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period.
<b>Strategic Asset Allocation</b>	Australian Equities	25%	Australian Equities	36%	<b>Available Terms</b>
	International Equities	38%	International Equities	54%	1 year
	Fixed Interest	34%	Fixed Interest	10%	2 years
	Cash	3%	Cash	0%	3 years
<b>Recommended Minimum Investment Timeframe</b>	Long-term investors (usually seven years plus)		Long-term investors (seven to ten years or more)		1 to 3 years, depending on the term of the deposit
<b>Risk Level</b>	Estimated number of negative annual returns over any 20 year period is three to less than 4.		Estimated number of negative annual returns over any 20 year period is four to less than 6.		Estimated number of negative annual returns over any 20 year period is less than 0.5.
<b>Standard Risk Level</b>	Medium to High		High		Very Low
<b>Risk Band</b>	5		6		1

## FINANCIAL AND OTHER STATUTORY INFORMATION

This is an abridged summary of the unaudited financial statements for the CUBS Superannuation Fund for the financial year ended 30 June 2018 (incorporating all products including the Qudos products). A copy of the audited financial statements and auditor's report are available on request from the Administrator (details provided on page 20).

	2018	2017
<b>Net assets available to pay benefits at end of the previous year</b>	<b>73,545,201</b>	<b>67,261,799</b>
<b>Revenue</b>		
Changes in net market value of investments	1,139,049	544,193
Contributions from employers	2,010,452	2,009,082
Contributions from members	1,631,916	3,095,252
Interest	888,158	900,604
Other Income	1,897,273	2,037,208
Transfer from other funds	9,955,481	14,772,668
<b>Total Revenue</b>	<b>17,522,329</b>	<b>23,359,007</b>
<b>Expenses</b>		
Administration	(240,743)	(239,367)
Benefits paid	(14,269,735)	(16,201,954)
General administration expenses	(115,909)	(76,809)
Insurance premiums charged	(85,588)	(77,313)
Tax expense	(670,097)	(466,019)
Trustee fees	(59,353)	(55,555)
<b>Total Expenses</b>	<b>(15,441,425)</b>	<b>(17,117,017)</b>
Movement in Fund reserves	33,466	41,412
<b>Net assets available to pay benefits at the end of the year</b>	<b>75,659,571</b>	<b>73,545,201</b>
<b>Represented by Assets</b>		
Cash and cash equivalents	11,708,788	12,648,604
Receivables	1,407,260	1,457,407
Hunter Credit Union – cash	583,083	761,833
Hunter Credit Union – fixed interest	439,138	554,950
Qudos Fixed Interest	8,182,296	8,538,591
Qudos Cash Investment Pool	6,946,488	7,649,536
Defence Bank Super Cash Investment Pool	5,366,194	5,178,659
Defence Bank Super Fixed Interest	6,341,499	5,917,155
Bank First Cash Investment Pool	527,666	726,545
Bank First Fixed Interest	918,982	958,709
Beyond Bank Cash Investment Pool	371,895	212,191
Beyond Bank Fixed Interest	405,488	218,680
Bankstown Credit Union Cash Investment Pool	-	128,459

## FINANCIAL AND OTHER STATUTORY INFORMATION

Bankstown Credit Union Fixed Interest Term	-	118,194
Deposits	4,788,200	5,867,003
Units in managed investment schemes	28,274,222	22,948,706
<b>Total Assets</b>	<b>76,261,199</b>	<b>73,885,222</b>
<b>Liabilities</b>		
Audit fees payable	-	-
Operating expenses payable	104,904	66,293
Current tax liability	167,308	199,789
Deferred tax liability	329,416	73,939
<b>Total Liabilities</b>	<b>601,628</b>	<b>340,021</b>
<b>Net assets available to pay benefits at the end of the year</b>	<b>75,659,571</b>	<b>73,545,201</b>

## FINANCIAL AND OTHER STATUTORY INFORMATION

### Significant Investments

The following underlying investments each represent more than 5% of the total assets of the CUBS Superannuation Fund (incorporating all products including Qudos products) as at 30 June 2018:

INVESTMENT	2018	Total % of Fund Assets
Greater Building Society Ltd Cash	9,232,000	12%
Qudos Bank Fixed Interest*	8,182,000	11%
Qudos Bank Cash*	6,946,000	9%
Defence Bank Cash^	5,366,000	7%
Defence Bank Fixed Interest^	6,341,000	8%
Vanguard High Growth Index Fund	28,274,000	37%
Term Deposits*	4,788,000	6%

\*The Qudos Bank Cash, Fixed Interest and Term Deposit investments are cash and fixed interest deposits or products issued by Qudos Bank. Qudos Bank is an authorised deposit-taking institution (ADI).

^The Defence Bank Cash and Fixed Interest investments are cash and fixed interest deposits issued by Defence Bank Ltd. Defence Bank Ltd is an authorised deposit-taking institution (ADI).

The assets for the CUBS Superannuation Fund as a whole (incorporating all products including Qudos products) as at 30 June 2018 and 30 June 2016 are set out in the table below:

ASSET	2018 (\$)	Total % of Fund Assets	2017 (\$)	Total % of Fund Assets
Australian Equities	\$10,122,000	13.52%	\$9,248,000	12.77%
International Equities	\$15,325,000	20.47%	\$9,409,000	12.99%
Listed Property	\$0	0.00%	\$1,905,000	2.63%
Fixed Interest	\$23,903,000	31.94%	\$24,560,000	33.91%
Cash	\$25,504,000	34.07%	\$27,306,000	37.70%

## FINANCIAL AND OTHER STATUTORY INFORMATION

### Operational Risk Financial Requirement (ORFR) Reserve

The purpose of the ORFR Reserve is to protect members' interests should an operational failure occur that may result in losses to a fund or its members.

The reserve is held solely in cash and held as an asset of the Fund.

The Trustee is obliged to review its ORFR arrangements regularly to ensure the fee is set at an appropriate level and to make any changes necessary to ensure regulatory requirements continue to be met. As at the date of preparation of this report, the ORFR has met its target level (of total Fund assets) however the ORFR level and target is subject to change.

The level of the ORFR over the last three financial years is:

ORFR Reserve	2018	2017	2016
Amount held in reserve as at 30 June	\$283,706	\$250,240	\$208,828

### Allocation of Earnings

The allocation of earnings to member accounts depends on the segment of the Fund that you participate in.

For members of Qudos products, net earnings (after the deduction of relevant fees, costs and taxes) for an Investment Option (other than the Term Deposit Option) are allocated to a member's account through changes in the unit prices (Sell Prices) applicable to the Investment Option(s) in which a member is invested during the year. Unit prices are usually determined daily based on market valuations of the assets of each option. Changes in the unit prices from time to time determine the value of a member's investment in an Investment Option (other than the Term Deposit Option).

The Trustee's policy is to allow all investment returns (after taking into account relevant fees, costs and taxes) to flow through to members via increases (or decreases) in unit prices, where applicable.

The investment performance of a Term Deposit (available under the Term Deposit Option) is based on the applicable rate of interest declared by the relevant financial institution and is allocated to a member's account.

For more information about unit prices or the allocation of earnings relating to Term Deposits, refer to the relevant PDS (including, where applicable, current factsheets) applicable to your account, available by visiting the website at [www.quodosbank.com.au](http://www.quodosbank.com.au)

## FINANCIAL AND OTHER STATUTORY INFORMATION

### Derivatives

It is the Trustee's policy not to use derivative instruments directly. Derivatives include investment products such as futures, options, swaps and warrants. They are securities whose value is derived from other securities or assets. Some of the underlying investment managers used in the Investment Options may use derivatives to reduce risks in their investment product to increase or decrease their exposure to particular investment sectors or markets. However, use of derivatives can carry its own risks like the possibility that the derivative position is difficult or costly to reverse, that it does not perform as expected or that the parties to the derivatives contract do not perform their contractual obligations. Any exposure to derivatives may vary depending on the strategy and objectives of an investment option.



## OTHER IMPORTANT INFORMATION

### What happens if your account becomes inactive?

Subject to any requirement on the Trustee to transfer lost accounts to the Tax Office in certain circumstances, if we have not received contributions or rollover amounts into your accumulation account for a period of 5 years or more we may transfer your benefit to our nominated Eligible Rollover Fund (**ERF**) - the Australia's Unclaimed Super Fund (AUSfund). The Trustee also reserves the right to transfer benefits to the ERF in any other circumstances that it considers appropriate (for example, small accounts) under broad powers conferred on superannuation trustees under superannuation legislation.

The ERF's contact details are:

#### **Australia's Unclaimed Super Fund (AUSfund)**

Locked Bag 5132

Parramatta NSW 2124

Telephone: 1300 361 798

Email: [admin@ausfund.com.au](mailto:admin@ausfund.com.au)

Being transferred to the ERF may affect your benefits because:

- You will cease to be a member of the CUBS Superannuation Fund and any insurance you may have will also cease.
- You will become a member of AUSfund and be subject to its governing rules.

AUSfund's investments, fees and costs and other arrangements are different to the CUBS Superannuation Fund. AUSfund does not offer insurance cover.

Where we have your current address, we will advise you of any transfer.

The trustee of AUSfund is Industry Funds Investments Limited (ABN 17 006 883 227).

## Important Information for Temporary Residents

The Trustee is required to transfer the superannuation benefits of a former temporary resident to the ATO (as unclaimed money) on request, after six months has elapsed since the temporary resident has left Australia and their visa has expired or is cancelled. If this happens, a former temporary resident can claim their super benefits directly from the ATO as a Departing Australia Superannuation Payment (DASP), subject to applicable tax rates.

Former temporary resident members whose benefits have been paid to the ATO will not be provided with notices or exit statements at the time or after their benefits are transferred to the ATO. The Trustee is taking this approach relying on relief granted by the Australian Securities and Investments Commission (ASIC) from certain reporting obligations in the law, which normally apply when fund membership ceases. This relief recognises that trustees will generally not be aware which members are former temporary residents (until advised by the ATO) and that they may have difficulty communicating to an overseas address or finding correct contact details for the member.

For further information please contact the Administrator or go to [www.ato.gov.au](http://www.ato.gov.au).

## ENQUIRIES AND COMPLAINTS

The Trustee has established a procedure for dealing with member enquiries and complaints. Enquiries and complaints should be made to the Complaints Officer.

**Complaints can be made to:**

Complaints Officer  
CUBS Superannuation Fund – Qudos Super and Pension  
PO Box 4344  
MELBOURNE VIC 3001

Telephone (03) 9654 1399  
Facsimile (03) 9654 2187  
Email [qscu@cubssuper.com.au](mailto:qscu@cubssuper.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 (AFCA):  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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.

## YOUR PRIVACY

As a member and/or an investor in CUBS Superannuation Fund you will be protected by the Trustee's Privacy Statement, and that of the Administrator. This means that we only collect information that is necessary for the efficient operation of the Fund and as required or permitted by law. On occasion, and as required under various types of legislation, certain information may be required to be passed on to various regulatory bodies to ensure that you receive all the benefits to which you are entitled. All parties involved in these transfers are also subject to the privacy requirements.

A copy of the Administrator's Privacy Statement can be viewed at [www.mainstreamgroup.com](http://www.mainstreamgroup.com) or you may call the Administrator on (03) 9691 2944 to have a copy mailed to you.

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

## WHO'S LOOKING AFTER YOU

### The Trustee

Equity Trustees Superannuation Limited is the Registrable Superannuation Entity Licensee and Trustee of the CUBS Superannuation Fund, and is responsible for making sure the Fund is run in accordance with the Trust Deed and governing superannuation legislation, including looking after the interests of members as a whole.

#### **The Trustee's Board of Directors as at 30 June 2018 comprises:**

Ms

Catherine

Robson Mr

Ellis Varejes

Mr John Crocker (retired 14

June 2018)

Mr Mark Blair

Mr Michael O'Brien

Mr Tony Lally (from 1 June 2018)

The Trustee holds professional indemnity insurance to protect the Trustee, its directors and the Fund against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant insurance policy.

Equity Trustees Limited (ABN 46 004 031 298 AFSL No: 240975) is the Custodian of the Fund. Transactions between Equity Trustees Superannuation Limited in its capacity as Trustee of the Fund and Equity Trustees Limited in its capacity as Custodian are conducted on normal commercial terms and involve conditions no more or less favourable than those available to other parties unless otherwise stated.

## DIRECTORY OF SERVICES

### Trustee

#### **Equity Trustees Superannuation Limited**

ABN 50 055 641 757

AFS Licence No. 229757

RSE Licence No. L0001458

Level 1, 575 Bourke Street

Melbourne VIC 3000

Telephone: 1300 133 472

Facsimile: (03) 8623 5200

### Administrator

#### **Mainstream Superannuation Services Pty Ltd**

ABN 83 082 989 142

Level 9, 155 Queen Street

Melbourne VIC 3000

GPO Box 4559

Melbourne VIC 3001

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Facsimile: (03) 9640 0787

Email:

[melbourne@mainstreamgroup.com](mailto:melbourne@mainstreamgroup.com)

Website: [www.mainstreamgroup.com](http://www.mainstreamgroup.com)

### Insurer

#### **TAL Life Limited**

ABN 70 050 109 450

Level 8, 1 O'Connell Street

Sydney NSW 2000

GPO Box 5380

Sydney NSW 2001

### Sub-Promoter

#### **Qudos Mutual Limited trading as Qudos Bank**

ABN 53 087 650 557

AFS Licence No. 238305

420 Forest Road

Hurstville NSW 2220

Telephone: 1300 747 747

Email: [enquiries@qudosbank.com.au](mailto:enquiries@qudosbank.com.au)

Website: [www.qudosbank.com.au](http://www.qudosbank.com.au)

### Custodian

#### **Equity Trustees Limited**

ABN 46 004 031 298

Level 1, 575 Bourke Street

Melbourne VIC 3000

### Auditor

#### **UHY Haines Norton Chartered Accountants**

ABN 85 140 758 156

Level 11, 1 York Street

Sydney NSW 2000

**For Further Information**

**Email** [gscu@cubssuper.com.au](mailto:gscu@cubssuper.com.au)

**Website** [www.qudosbank.com.au](http://www.qudosbank.com.au)

**Telephone** 1300 721 720

**Facsimile** (03) 9654 2187

**Postal Address** CUBS Superannuation Fund – Qudos Super and Pensions  
GPO Box 4344  
Melbourne VIC 3001