



# Annual Report 2021

CUBS Superannuation Fund

Qudos Super  
Qudos Pension

## CUBS Superannuation Fund

ABN 90 120 177 925

RSE Fund Registration No. R1068832

USI 90120177925004

## 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 Pension or would like to receive your Annual Reports (including this Annual Report) by post or email (free of charge), you should contact:

## Sub Promoter

### Qudos Bank

Connect Corporate Centre  
Level 8, 191 O’Riordan Street  
Mascot NSW 2020

Telephone: 1300 721 720  
Email: [Online contact form](#)  
Website: [www.quodosbank.com.au](http://www.quodosbank.com.au)

## Trustee

### Equity Trustees Superannuation Limited

Level 2, 575 Bourke Street  
Melbourne VIC 3000

Telephone: 1300 133 472

# Disclaimer

This Annual Report is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757; AFSL 229757; RSE License No. L0001458) (the Trustee), as trustee for the CUBS Superannuation Fund (ABN 90 120 177 925; RSE Fund Registration No. R1068832; USI 90120177925004) (the Fund).

This Annual Report relates to the reporting period ending 30 June 2021 and is based on information provided to the Trustee by the Fund's service providers and underlying investment managers. This Report has been prepared in accordance with the relevant requirements of the Corporations Act and Corporations Regulations 2001. While every reasonable effort has been made to ensure that the information contained in the Report is correct, you should not make financial decisions or commitments solely based on the amounts shown. The Trustee reserves the right to correct any errors or omissions.

**Information in this report relates to the CUBS Superannuation Fund ('the Fund') as a whole, unless stated otherwise.** Qudos Super and Qudos Pension are products offered from the Fund since 16 October 2013 and are referred to as '**Qudos Super 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.

Past performance is not necessarily indicative of future performance. This publication contains general information or advice only that has been prepared without taking into account your personal financial objectives, situation or needs. You should refer to the relevant Product Disclosure Statement (**PDS**) and any factsheets (where applicable) and assess your own financial situation and/or engage the services of an appropriately qualified financial adviser, before making any financial decisions in relation to this product. You can obtain the PDS and any factsheets relevant to your membership by calling 1300 721 720 or downloading it from [www.qudosbank.com.au](http://www.qudosbank.com.au).

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# Message from the Trustee

The Trustee presents the Annual Report for the CUBS Superannuation Fund for members participating in the Qudos Super products, for the year ended 30 June 2021.

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 15).

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 and superannuation legislation.

# Investments

For members of the Fund that have investment choices available to them, there are five unitised investment options, and a term deposit option, that may be available to depending on the segment of the Fund they participate in.

The Trustee may close, vary or add to the investment options available to members from time to time. The unitised investment options available to members of the Qudos Super products reflect the Fund's investment policy which takes into account various factors including relevant law, the Trust Deed and the nature of the Fund's membership. The term deposit option is only available to Qudos Super and Qudos Pensions products.

Please read the current PDS and any factsheets applicable to the Qudos Super products you participate in to find out which investment options are available to you and before 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.

The Cash Plus, Conservative, Balanced, Growth and High Growth investment options are unitised or pooled investments with underlying investments determined by the Trustee as considered appropriate from time to time (taking into account the recommendations of investment consultants).

The Term Deposit option provides members of Qudos Super and Qudos Pensions products with the ability to choose from a range of Term Deposits approved by the Trustee according to a preferred term and interest rate.

This Report provides information about each of the investment options which were available to members of the Fund for the 2020/2021 financial year. Further information about each of the investment options, including investment performance, as applicable to the segment of the Fund you participate in, 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 how your super account was invested as at 30 June 2021. Your member statement also provides an overview of the long term performance of each of the unitised investment options.**



# Investment options

	Cash Plus option		Conservative option		Balanced option				
<b>Investor profile</b>	This option is intended to be suitable for members looking for stability above all, who accept that long-term investment returns are likely to be the lowest of all investment options		This option is intended to be suitable for members seeking a low risk, diversified portfolio with a small exposure to growth assets, capital stability and some capital growth potential		This option is intended to be suitable for members with an average tolerance for risk who are seeking a balance between income and capital growth assets				
<b>Investment return objectives</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 0.75% over a rolling 4 year period		To achieve returns (after tax and fees) that exceed CPI by at least 1.50% 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%	Fixed interest	30%			
	Cash	50%	Cash	43%	Cash	25%			
<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				
<b>Actual asset allocation as at 30 June</b>		<b>2021</b>	<b>2020</b>		<b>2021</b>	<b>2020</b>		<b>2021</b>	<b>2020</b>
	Fixed interest	50.2%	50.2%	Australian equities	15.2%	12.3%	Australian equities	21.8%	19.7%
	Cash	49.8%	49.8%	International equities	22.9%	18.6%	International equities	32.9%	29.8%
				Fixed interest	27.6%	29.9%	Fixed interest	27.0%	29.5%
				Cash	34.3%	39.2%	Cash	18.2%	21.1%

	Growth option		High Growth option		Term Deposit option				
<b>Investor profile</b>	This option is intended to be suitable for members with an above average tolerance for risk who are seeking long-term capital growth		This option is intended to be suitable for members with a tolerance for high levels of risk who are seeking long-term capital growth		This option is intended to be suitable for members who want very low levels of risk and to preserve their capital				
<b>Investment return objectives</b>	To achieve returns (after tax and fees) that exceed CPI by at least 2.50% over a rolling 4 year period		To achieve returns (after tax and fees) that exceed CPI by at least 3.75% over a rolling 4 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%	Available terms				
	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 eight years plus)		Long term investors (eight 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 3 to less than 4		Estimated number of negative annual returns over any 20 year period is 4 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				
<b>Actual asset allocation as at 30 June</b>		<b>2021</b>	<b>2020</b>		<b>2021</b>	<b>2020</b>		<b>2021</b>	<b>2020</b>
	Australian equities	28.1%	26.5%	Australian equities	35.9%	35.9%			
	International equities	42.4%	40.1%	International equities	54.1%	54.3%			
	Fixed interest	27.9%	31.6%	Fixed interest	10.0%	9.8%			
	Cash	1.6%	1.9%	Cash	0.0%	0.0%			

## Important notes:

- Actual asset allocations may vary from time to time due to market fluctuations and amounts held in cash pending investment.
- The assets in unitised investment options allocated to Australian Equities and International Equities are invested in the Vanguard High Growth Fund.
- The Cash and Fixed Interest investments utilised in unitised investment options for members of Qudos Super products are cash and fixed interest deposits or products issued by Qudos Bank.
- The Term Deposits available to members of Qudos Super products are deposits or products issued by Qudos Bank.



# Financial and other statutory information

This is an abridged summary of the audited Fund financial statements for the Fund for the financial year ended 30 June 2021 (incorporating all products including the Qudos Super products).

A copy of the audited Fund financial statements and auditor's report are available via the Qudos Super website at [www.qudosbank.com.au](http://www.qudosbank.com.au) or on request from the Fund Administrator (details provided on page 15).

## Statement of financial position as at 30 June 2021

	2021 \$	2020 \$
<b>Cash and cash equivalents</b>		
Cash and cash equivalents	10,806,181	7,929,272
<b>Total cash and cash equivalents</b>	<b>10,806,181</b>	<b>7,929,272</b>
<b>Receivables</b>		
Distribution receivable	1,418,630	784,012
Due from brokers	-	1,853,185
Other receivables	300,419	153,268
<b>Total receivables</b>	<b>1,719,049</b>	<b>2,790,465</b>
<b>Investments held at fair value</b>	<b>75,727,253</b>	<b>69,743,264</b>
<b>Other assets</b>		
Deferred tax assets	-	65,955
<b>Total other assets</b>	<b>-</b>	<b>65,955</b>
<b>Total assets</b>	<b>88,252,483</b>	<b>80,528,956</b>
<b>Liabilities</b>		
Accounts payable	891,721	183,117
Due to brokers	-	306,362
Current tax liabilities	318,891	113,004
Deferred tax liabilities	298,952	-
<b>Total liabilities (excluding member benefits)</b>	<b>1,509,564</b>	<b>602,483</b>
<b>Net assets available for member benefits</b>	<b>86,742,919</b>	<b>79,926,473</b>
<b>Member benefits</b>		
Defined contribution member liabilities	86,199,654	79,561,713
<b>Total member liabilities</b>	<b>86,199,654</b>	<b>79,561,713</b>
<b>Total net assets</b>	<b>543,265</b>	<b>364,760</b>
<b>Equity</b>		
Operational risk reserve	292,414	292,414
Unallocated surplus	250,851	72,346
<b>Total equity</b>	<b>543,265</b>	<b>364,760</b>

# Financial and other statutory information

## Income statement for the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Superannuation Activities</b>		
<b>Revenue</b>		
Changes in fair value of investments	4,755,799	(1,753,445)
Distributions	4,108,479	1,519,823
Interest	299,547	605,726
Other operating income	179,716	111,587
<b>Total revenue</b>	<b>9,343,541</b>	<b>483,691</b>
<b>Expenses</b>		
Investment expenses	(21,432)	(24,558)
General administration expenses	(661,486)	(562,717)
<b>Total expenses</b>	<b>(682,918)</b>	<b>(587,275)</b>
<b>Operating result before income tax</b>	<b>8,660,623</b>	<b>(103,584)</b>
Net benefits allocated to defined contribution member accounts	(7,518,379)	(193,235)
Income tax benefit/(expense)	(597,039)	331,329
<b>Operating result after income tax</b>	<b>545,205</b>	<b>34,510</b>

## Financial and other statutory information

### Statement of changes in member benefits for the year ended 30 June 2021

	2021 \$	2020 \$
<b>Opening balance of Member Benefits</b>	<b>79,561,713</b>	<b>76,794,505</b>
Contributions:		
– Employer contributions	2,437,847	2,362,544
– Member contributions	998,927	928,557
Transfers from other superannuation entities	4,788,862	9,102,889
Income tax on contributions	(428,910)	(470,641)
<b>Net after tax contributions</b>	<b>7,796,726</b>	<b>11,923,349</b>
Benefits to members	(8,626,928)	(9,516,063)
Insurance premiums charged to members' accounts	(110,236)	(104,496)
Death and disability benefits credited to member accounts	60,000	250,000
<b>Reserve transferred to/(from) members:</b>		
– Operational risk reserve	-	21,183
<b>Net benefits allocated, comprising:</b>		
– Net investment income	7,545,827	223,483
– Net administration fees	(27,448)	(30,248)
<b>Closing balance of Member Benefits</b>	<b>86,199,654</b>	<b>79,561,713</b>

# Financial and other statutory information

## Statement of changes in equity for the year ended 30 June 2021

	Operational risk reserve \$	Unallocated surplus* \$	Total equity \$
<b>Opening balance as at 1 July 2020</b>	<b>292,414</b>	<b>72,346</b>	<b>364,760</b>
Net transfers from reserves	-	(366,700)	(366,700)
Transfer (to)/from member accounts	-	-	-
Operating result	-	545,205	545,205
<b>Closing balance as at 30 June 2021</b>	<b>292,414</b>	<b>250,851</b>	<b>543,265</b>

	Operational risk reserve \$	Unallocated surplus* \$	Total equity \$
<b>Opening balance as at 1 July 2019</b>	<b>313,597</b>	<b>148,212</b>	<b>461,809</b>
Net transfers from reserves	(21,183)	(237,656)	(258,839)
Transfer (to)/from member accounts	-	127,280	127,280
Operating result	-	34,510	34,510
<b>Closing balance as at 30 June 2020</b>	<b>292,414</b>	<b>72,346</b>	<b>364,760</b>

\*The unallocated surplus is utilised by the Fund to maintain the difference between the amounts allocated to members as at the end of the financial year and the net assets of the Fund. It includes unallocated contributions and operating result which will be utilised by the Fund regarding any future income or tax credits arising from the completion of the tax position following the year end. This income will be allocated to members during the course of the following year.

Note: Further information about the Operational Risk is shown further below.

# Financial and other statutory information

## Significant investments

The following underlying investments each represent more than 5% of the total assets of the Fund (incorporating all products including Qudos Super products) as at 30 June 2021:

Investment	2021 \$	Total % of Fund assets
Greater Bank Limited Cash <sup>1</sup>	5,903,087	6.81
Qudos Bank Fixed Interest <sup>2</sup>	9,237,871	10.47
Qudos Bank Cash Investment Pool <sup>2</sup>	8,496,062	9.63
Defence Bank Fixed Interest <sup>3</sup>	7,952,843	9.01
Defence Bank Cash Investment Pool <sup>3</sup>	6,386,475	7.24
Vanguard High Growth Index Fund <sup>4</sup>	40,223,155	45.58

1. These cash investments are deposits with the Greater Bank Limited relating to members in the Greater Rollover or Greater Pension Fund, which are legacy products that are also part of the Fund.
2. The Qudos Bank Cash and Fixed Interest investments utilised in each of the investment options are cash and fixed interest deposits or products issued by Qudos Bank. The Qudos Bank Term Deposit is an interest-bearing deposit held by Qudos Bank that has a fixed term and pays a fixed rate of interest calculated daily. Qudos Bank is an authorised deposit-taking institution (ADI) and also undertakes some promotional activities in respect of the Qudos Super product within the Fund.
3. The Defence Bank Cash and Fixed Interest investments utilised in each of the investment options are cash and fixed interest deposits or products issued by Defence Bank. The Defence Bank Term Deposit is an interest-bearing deposit held by Defence Bank that has a fixed term and pays a fixed rate of interest calculated daily. Defence Bank is an authorised deposit-taking institution (ADI) and also undertakes some promotional activities in respect of the Defence Bank Super product within the Fund.
4. The Vanguard High Growth Index Fund is a registered managed investment scheme which provides low cost access to a range of sector funds across multiple asset classes. The scheme is issued by Vanguard Investments Australia Ltd.

## Assets

The assets for the Fund as a whole (incorporating all products including Qudos Super products) as at 30 June 2021 and 30 June 2020 are set out in the table below:

Assets	2021 \$	Total % of Fund assets	2019 \$	Total % of Fund assets
Australian equities	14,440,113	16.7	11,128,637	14.3
International equities	21,760,726	25.1	16,832,452	21.7
Fixed interest	22,089,643	25.5	22,001,596	28.3
Cash	26,245,055	30.3	24,410,352	31.4
Term deposits	1,997,897	2.3	3,299,499	4.2



# Financial and other statutory information

## Operational Risk Reserve (ORR)

The Australian Prudential Regulation Authority requires super fund trustees to 'reserve' monies which can be drawn on to address losses arising from operational risk. The Trustee of the Fund maintains a reserve called the Operational Risk Reserve (ORR) for this purpose and operates it in line with an Operational Risk Financial Requirement Strategy. The level of the ORR and the Operational Risk Financial Requirement Strategy is reviewed each year.

The target reserve amount has been determined as 0.25% of the Fund's net assets available to pay benefits. Should the ORR fall below 90% of the target amount, the Trustee will implement a Replenishment Plan to increase the ORR to its target amount.

The level of the ORR as at 30 June over the last three financial years is:

Operational Risk Reserve	2021 \$	2020 \$	2019 \$
At 30 June	292,414	292,414	313,597

## Allocation of earnings

The allocation of earnings to member accounts depends on the segment of the Fund that you participate in and how your account is invested.

For members of the Fund invested in the Cash Plus, Conservative, Balanced, Growth or High Growth investment options, investment performance is reflected in the unit prices for these options, which are (usually calculated) daily, after taking into account relevant fees, costs and taxes. The Trustee's policy is to allow all investment returns (after taking into account relevant fees, costs and taxes) from these unitised investment options to flow through to relevant members via increases (or decreases) in unit prices.

Information about the investment performance of each of the unitised investment options, as relevant to your membership of the Fund, is shown in your annual member statement.

For members invested in one or more Term Deposits, the investment performance of a Term Deposit is based on the applicable rate of interest declared by the relevant financial institution and allocated to your account. Refer to your annual member statement for information about interest rates/interest relevant to your account in the Fund.

Neither the Trustee or any service provider or other entity associated with the Fund (including Qudos Bank) guarantee your investment or the returns on any of your selected investments. Past performance is not a reliable indicator of future performance.

## 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.

Derivatives may be used by some of the underlying investment managers used in the Conservative, Balanced, Growth and High Growth unitised investment options to manage risks and return expectations within their investment portfolios.

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 a particular underlying investment.

# 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.

An acknowledgement will be issued to you at the time of receipt of your complaint, either by phone, email or post. Our team will investigate and respond to all aspects of the issues raised in your complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction, we are not required to send you a formal complaint response, unless you request one; or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint. For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28 day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay.

## Complaints can be made to:

Complaints Officer  
Qudos Super

PO Box 541  
CHATSWOOD NSW 2057

Telephone: 1300 721 720  
Email: [qscu@cubssuper.com.au](mailto:qscu@cubssuper.com.au)

You may also be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's complaints handling process. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

For more information on eligibility or to lodge a complaint you can contact AFCA at:

## 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)  
Telephone: 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. You should act promptly or otherwise consult AFCA to find out if or when the time limit relevant to your circumstances expires. Other limits may apply.

# 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 for the period to 30 June 2021 comprised:**

- Mr Anthony Lally (Chairman)
- Mr Ellis Varejes
- Mr Mark Blair
- Mr Michael O'Brien
- Ms Susan Everingham
- Mr Paul Rogan
- Mr George Zeilinski (from 6 July 2020)

Current directors' profiles, including remuneration details, are available at ETSL Registrable Superannuation Entity Disclosures at [eqt.com.au](https://www.eqt.com.au)

No penalties were imposed on the Trustee or its directors for the relevant year.

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 favorable than those available to other parties unless otherwise stated.

For more information about the Trustee's governance practices, please visit <https://www.eqt.com.au/superannuation/etsl-registrable-superannuation-entity-disclosures>.

# Directory

## 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

GPO Box 2307  
Melbourne VIC 3001

Telephone: 1300 133 472  
Website: [www.eqt.com.au/superannuation](http://www.eqt.com.au/superannuation)

## Sub Promoter

### Qudos Bank

ABN 53 087 650 557  
AFS Licence No. 238305

Connect Corporate Centre  
Level 8, 191 O’Riordan Street  
Mascot NSW 2020

Telephone: 1300 721 720  
Email: [Online contact form](#)  
Website: [www.qudosbank.com.au](http://www.qudosbank.com.au)

## Insurer

### TAL Life Limited

ABN 70 050 109 450  
AFS Licence No. 237848

## Administrator & Promoter

### Mainstream Superannuation Services Pty Ltd (an Apex Group Company)

ABN 83 082 989 142  
AFS Licence No. 239636

Level 10, 12 Shelley Street  
Sydney NSW 2000

PO Box 541  
Chatswood NSW 2057

Telephone: (02) 9247 3326  
Email: [sydney@mainstreamgroup.com](mailto:sydney@mainstreamgroup.com)  
Website: [www.mainstreamgroup.com](http://www.mainstreamgroup.com)

## Custodian

### Equity Trustees Limited

ABN 46 004 031 298  
AFS Licence No. 240965

## Auditor

### Deloitte Touche Tohmatsu

ABN 74 490 121 060





## For further information

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

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

Telephone: 1300 721 720