

Product Disclosure Statement updates

This document contains updates to information in the Bendigo Superannuation Contribution Service Product Disclosure Statement (PDS) dated 19 October 2015, where the updated information is not materially adverse.

The updates below should be read in conjunction with the [Bendigo Superannuation Contribution Service Product Disclosure Statement](#).

20 December 2019

Change to the Bendigo Superannuation Contribution Service Product Disclosure Statement

Effective 31 December 2019 the following changes are made to the Bendigo Superannuation Contribution Service Product Disclosure Statement dated 19 October 2015.

Inside front cover

- Under the heading 'Contact details' the postal address of GPO Box 529 Hobart Tasmania 7001 is deleted and replaced with GPO Box 264 Melbourne Victoria 3001.

Page 2

- Under the heading 'Terms used in this PDS' the reference to IIML in the definition of "Clearing Account" is replaced with IOOF Service Co.

Page 4

- Under the heading 'What is Transact?' the reference to IIML is replaced with IOOF Service Co.

The first paragraph of the footnote at the bottom of the right hand column is replaced with the following:

- 1Sandhurst has entered into an agreement with IOOF Service Co Pty Ltd ABN 99 074 572 919 in order to provide the *Bendigo Superannuation Contribution Service* to participating employers. IOOF Service Co Pty Ltd has appointed SuperChoice to provide the *Transact* software and clearing house services for contributions made to Choice Funds.

Page 7

- Under the heading 'Counterparty risk' the references to IIML are replaced with IOOF Service Co.

Page 9

- Under the heading 'Consent' the reference to IIML, is deleted.

1 July 2019

Complaints and important information update

Effective 1 July 2019, the following changes are made to the Bendigo Superannuation Contribution Service Product Disclosure Statement.

Inside cover:

Under the 'Important information' heading, the last sentence of the third paragraph is deleted and replaced with:

The Australian Securities and Investment Commission (ASIC) can help you check if your adviser is licensed. You can contact ASIC on 1300 300 630 or via the website www.asic.gov.au

Page 8:

Under the 'Complaints' heading, the last two paragraphs are deleted and replaced with the following:

If you are not satisfied with this decision, or the complaint is not dealt with within 45 days, you may contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678, or info@afca.org.au or www.afca.org.au for further information. You may also contact AFCA by writing to AFCA at GPO Box 3, Melbourne VIC 3001.

Bendigo Superannuation Contribution Service



Product Disclosure Statement updates

11 November 2016

Change to the Bendigo Superannuation Contribution Service Product Disclosure Statement

Effective 11 November 2016 the following change is made to the Bendigo Superannuation Contribution Service Product Disclosure Statement dated 19 October 2015.

Page 9:

Under the heading 'Our liability and indemnity' the fifth bullet point is replaced with the following:

- Any losses caused to you, your employees or agents arising directly or indirectly from you, or your employees or agents incorrectly using or misusing the *Bendigo Superannuation Contribution Service*.