

Harwood Nominees Pty Limited

ABN 70 001 216 208 AFSL 240614

Financial Services Guide

Issue date: 18 December 2009

About this Financial Services Guide

Purpose

This Financial Services Guide (**FSG**) has been prepared by Harwood Nominees Pty Limited (**Harwood**), trustee of the Harwood Superannuation Fund which is made up of five divisions: Division One, Division Two, Division Three, Division Four and Division Five. Division One, Two and Three are made up of two plans: the CSR Plan (CSR Super) and the Holcim Plan (Holcim Super). Division Five is known as MonierPGH Super.

Harwood has authorised the distribution of this FSG by its authorised representatives. The purpose of this FSG is to provide you with information about the financial service provided by Harwood and its authorised representatives.

The FSG

- is designed to assist you in deciding whether to use the financial service;
- contains information about any remuneration payable to Harwood, or its authorised representatives, or both, in respect of providing the service;
- contains information about how complaints are dealt with.

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Contact details

Harwood Nominees Pty Limited
PO Box 744, Chatswood NSW 2057

For CSR Super

Tel: (02) 9235 8533
Fax: (02) 9235 8577
Email: info@csrsuper.com.au
Website: www.csrsuper.com.au

For Holcim Super

Tel: (02) 9235 8566
Fax: (02) 9235 8577
Email: info@holcimsuper.com.au
Website: www.holcimsuper.com.au

For MonierPGH Super

Tel: (02) 9235 8533
Fax: (02) 9235 8577
Email: info@csrsuper.com.au
Website: www.csrsuper.com.au

Our advisory service

Harwood is the Trustee of the Harwood Superannuation Fund (**Fund**). A document, called a Product Disclosure Statement, is available in respect of the interests that may be available to you from the Fund.

Harwood holds an Australian Financial Services Licence, granted by the Australian Securities and Investments Commission (**ASIC**) under the Corporations Act 2001. The licence authorises Harwood to provide **general** financial product advice to retail clients in respect of superannuation.

Harwood obtained the licence so that it could, as trustee of the Fund, continue to assist Fund members and beneficiaries in relation to their general enquiries about the Fund and superannuation in general.

This means that we (i.e. Harwood through its authorised representatives) are licensed to make recommendations, or express opinions, that might influence you in relation to superannuation. However, we are **not** licensed to provide **personal** financial product advice, being advice that takes into account one or more of your objectives, financial situation or needs.

Accordingly, our recommendations or opinions can only be general in nature. When providing you with general financial product advice, we are acting on your behalf.

Your objectives, financial situation or needs

Advice, if any, contained in this FSG has been prepared without taking account of your objectives, financial situation and needs. Therefore, you should, before acting on any advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs.

Our authorised representatives

Harwood can provide general product advice to you through its authorised representatives. A current list of authorised representatives is set out on the Fund's websites: www.csrsuper.com.au and www.holcimsuper.com.au.

Harwood is responsible for the general financial product advice given by it through its authorised representatives. However, neither Harwood, nor any of its authorised representatives, is responsible for:

- (a) any financial product advice given by someone who is not an authorised representative of Harwood; or
- (b) any personal financial product advice given by any person.

Accordingly, you should ensure that any person purporting to give you financial product advice on behalf of Harwood is authorised.

Please also see the limitation of liability on page 4.

Our relationships

Harwood's shareholdings are made up as follows:

CSR Limited	30%
Holcim (Australia) Holdings Pty Ltd	20%
Harwood's member representative directors on behalf of the Fund	50%

Accordingly, no individual or company has a controlling influence over Harwood's activities.

Harwood's authorised representatives are all employees of CSR Limited.

See also the sections entitled "How is the advice paid for?" and "Are commissions, fees or other benefits payable in respect of the service?"

Russell Investment Management Ltd ("Russell") is Harwood's implemented consultant in relation to the Fund. In that role, Russell issues financial products to Harwood and also provides Harwood with various investment management and investment advisory services. Russell aside, Harwood's only relevant relationship with issuers of financial products is as a customer of financial products.

Will you receive a Statement of Advice?

No. A Statement of Advice is a document which is required to be given under the Corporations Act where a licensee or authorised representative of a licensee provides personal financial product advice.

As we will not be providing personal financial product advice, there is no requirement for us to issue a Statement of Advice.

Product Disclosure Statements

Harwood has prepared Product Disclosure Statements (**PDSs**) in relation to the Fund. They are available from Harwood.

If you are a new member, a PDS relating to your interest in the Fund will be sent or given to you within 3 months after you join.

Alternatively, the Fund's PDSs can be found on the websites. Before making any decision about whether to acquire a financial product, including any superannuation product based on general advice given by us, you should obtain and consider the PDS relating to the product.

Scope of our advice and giving us instructions

We may decline to give you financial product advice generally or in relation to any particular matter.

Accordingly, and having regard to the financial service which we provide, there is limited scope for you to give us instructions in relation to that service (i.e. the provision of general financial product advice). To the extent that you can give us instructions, you may do so in person, by telephone or in writing (including by email).

Telephone recording

To assist us to comply with our legal obligations, your telephone calls with us may be recorded. If you would prefer that your call not be recorded, please advise us as soon as your call is put through.

How is the advice paid for?

The provision of general financial product advice is a service paid for as a general operating expense of the Fund. Hence, there is no direct charge to you for the service.

Harwood's authorised representatives are employed by CSR Limited and are seconded by CSR Limited to Harwood for the purpose of enabling Harwood to discharge its duties as trustee, including giving general financial product advice.

Are commissions, fees or other benefits payable in respect of the service?

No commissions, fees or other benefits are payable to Harwood or Holcim (Australia) Holdings Pty Ltd in connection with the operation of the Fund or Harwood's provision of general financial product advice.

Harwood's authorised representatives, as employees of CSR Limited, are paid their ordinary salaries and benefits by CSR Limited for a range of duties including acting as authorised representatives. They do not receive any remuneration or other benefits that can be identified solely or substantially with their duties as authorised representatives.

Harwood's directors are employees of CSR Limited or Holcim (Australia) Pty Ltd or their related companies and are remunerated for performing their employment duties.

CSR Limited receives remuneration from Harwood monthly, out of the Fund, to reimburse CSR Limited in respect of the provision of staff and other facilities made available to Harwood by CSR Limited. There is no amount which is calculated directly in respect of, or that is attributable to, the provision of the financial service by Harwood or its authorised representatives.

Harwood's dispute resolution system

Members who have an inquiry or complaint should contact –

Inquiries and Complaints Officer
Harwood Superannuation Fund
PO Box 744, CHATSWOOD NSW 2057
Telephone: (02) 9235 8533 Fax: (02) 9235 8577

In the event that the Inquiries and Complaints Officer is unable to resolve any inquiry or complaint, it will then be considered by a committee comprising senior fund management and, failing resolution by that committee, by the full board of Harwood. A copy of Harwood's Inquiries and Complaints procedures is available on the websites (www.csrsuper.com.au or www.holcimsuper.com.au) or by phoning the CSR Super Inquiry Line on (02) 9235 8533 or the Holcim Super Inquiry Line on (02) 9235 8566. MonierPGH Super members can obtain a copy of Harwood's Inquiries and Complaints procedure by contacting the CSR Super Inquiry Line or visiting www.csrsuper.com.au.

All inquiries and complaints will be dealt with within 90 days of the date they were received. If a complaint is not resolved to a member's satisfaction by these arrangements, it may be referred to the Superannuation Complaints Tribunal (SCT) in certain circumstances.

The SCT was established by the Commonwealth Government to provide a simple and inexpensive review mechanism for complaints about the decisions of superannuation fund trustees affecting individual members. It has the primary function of inquiring into complaints and trying to resolve them by conciliation. Where a complaint cannot be resolved by conciliation, the SCT can review the decision of the Trustee. It has other functions, including helping a complainant to make a complaint or to put it in writing.

Members can contact the SCT by phoning 1300 780 808 for the cost of a local call.

Termination of Harwood's advisory service

Harwood may terminate its service of giving general financial product advice at any time and without having to give any reason or notice in respect of doing so. This includes terminating the provision of the service by any one or more authorised representatives.

Limitation of liability

The trust deed for the Harwood Superannuation Fund provides the following protections for Harwood, the employers and their directors and officers. Those protections apply in relation to their activities referred to in this FSG.

Harwood, as trustee, is only liable for its acts or omissions (which includes any advice given by Harwood or its authorised representatives) which are:

- dishonest; or
- constitute an intentional or reckless failure to exercise the degree of care and diligence required of it.

Harwood may recover from the Fund any loss or expenditure incurred by it, as trustee, in relation to the Fund (including in relation to giving general financial product advice) unless:

- it results from Harwood's dishonesty; or
- it results from an intentional or reckless failure to exercise the degree of care and diligence required of it; or
- the law otherwise prevents it.

This protection from liability also applies to each director or officer of Harwood, and to any member of a committee appointed by Harwood.

Similarly, under the trust deed, each employer (including CSR Limited and Holcim (Australia) Pty Ltd) is only liable for its acts or omissions which are:

- dishonest; or
- constitute an intentional or reckless failure to exercise the degree of care and diligence required of it.

Trustee liability insurance

Harwood is covered by a trustee liability insurance policy, which satisfies the requirements under section 912B of the Corporations Act. The insurance includes cover for claims in relation to the conduct of former directors, officers and employees of Harwood.

Privacy

The privacy of your personal information is important to us. If you would like a copy of our full Privacy Policy Statement please contact our Privacy Officer on (02) 9235 8578 or visit the Fund's websites.