



TERMS AND CONDITIONS

The website www.vervesuper.com.au ('this website') is owned and operated by Verve Superannuation Holdings Pty Ltd ACN 628 673 058.

The information is believed to be accurate at the time of compilation and is provided by Verve Superannuation Holdings in good faith. However, the use of this website is at your sole risk. Neither Verve Superannuation Holdings or its directors and officers, nor the trustees or responsible entities of the funds, make any representation or warranty as to the quality, accuracy, reliability, timeliness or completeness of material in the site or material in websites linked to this website. Except in so far as liability under any statute cannot be excluded, Verve Superannuation Holdings, its directors, employees and consultants do not accept any liability (whether arising in contract, tort, negligence or otherwise) for any error or omission in the material or for any loss or damage (whether direct, indirect, consequential or otherwise) suffered by the recipient of the information or any other person.

You release, discharge and indemnify Verve Superannuation Holdings from and against liabilities suffered or incurred by you as a result of use of this website.

Your responsibilities for using this website

You are responsible for ensuring that your use of this site is lawful, does not infringe any third party's rights and does not breach any standards, content requirements or codes promulgated by any relevant authority (including relevant internet industry codes of practice).

Disclaimer: General information only

Please be aware that this website provides you with general information only and does not take account of your individual investment objectives, financial situation or needs. Before acting on it, consider its appropriateness to your circumstances. The product disclosure statement should be considered before making an investment decision.

You should consider seeking independent advice from an accredited financial adviser before deciding whether to acquire, or continue to hold, interests in the fund.

Privacy

We may as a result of your access to this website hold and process personal information obtained about you. However, Verve Superannuation Holdings is committed to maintaining the privacy of any personal data it holds about you, and does so in accordance with the Australian Privacy Principles and the Privacy Act 1998. Please read our [Privacy Policy](#) to understand how your personal information will be treated when you use this website.

Website links

This website provides links to other websites operated by independent third parties. Verve Superannuation Holdings does not control or endorse and is not responsible for the contents of these linked third party websites, and provides hyperlinks to other websites for your convenience only. Any information, opinions, representations or offers made in those linked third party websites are solely the responsibility of the third parties operating those websites and are not made by Verve Superannuation Holdings, which makes no representation or warranty as to accuracy or reliability of the information in those websites.

Third party information and materials

This website may provide information, articles and material that are written and prepared by people who are not employees or representatives of Verve Superannuation Holdings. Such material is provided for your interest and convenience only. The material will be clearly identified as the product of an independent third party. Verve Superannuation Holdings is not responsible for the contents or accuracy of this material, and the opinions expressed in the material should not be taken as recommendations or opinions of Verve Superannuation Holdings.

Copyright

© Copyright in these web pages is owned by Verve Superannuation Holdings Pty Ltd.

Issuer and registration details

Verve Superannuation Holdings Pty Ltd (ACN 65 628 675 169) is an independent company and the founder of Verve Super ('The Fund'). The Fund is issued by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) as trustee of the Fund. Future Super Asset Management (ABN 81 002 558 956, AFSL 238184) is the investment manager for the Fund. Insurance cover is provided to eligible members by AIA Australia Limited (ABN 79 004 837 861 AFSL 230043).

- USI of the Fund: 45 960 194 277 020
- ABN of the Fund: 65 628 675 169
- Fund registration number: R1072914

Legal effect of documentation

The offer to invest in Verve Super is contained in the Product Disclosure Statement (PDS) for this Fund. Anyone wishing to invest in the Fund will need to read the PDS and complete the relevant join forms.

This website does not take the place of the legal document known as the Trust Deed which governs the operation of the Fund. The Trust Deed is binding on the Trustee and members of the Fund. If any dispute arises concerning benefits or any other aspect of the Fund, the Trust Deed (and the law) will always be the final authority. A copy of the Trust Deed is available for inspection from Verve Superannuation Holdings Pty Ltd.

About returns performance

Return of capital and the performance of your investment in superannuation is not guaranteed. Past performance is not a reliable indicator of Verve performance. Figures showing a period of less than one year have not been adjusted to show an annual total return. Figures for periods of greater than one year are on a per annum compound basis.

Calculating returns for superannuation

Total returns are calculated:

- using the sell (exit) price net of indirect administration and investment management fees net of tax.

Buy-sell spread

The buy-sell spread is an adjustment to the unit price to create a difference between the entry and exit price for the super strategy. It is designed to cover the transaction costs when you buy or sell units so that these costs are not passed onto other investors. The buy-sell spread is built into the unit price and therefore does not appear on investor statements. The buy-sell spread is not paid to the manager of the Fund. The buy-sell spread for our products are reviewed from time to time and may change. If the buy-sell spread is changed, it will be updated on this website.

Transacting

The unit price is determined weekly on a forward pricing basis. This means that when processing contributions or withdrawals the price used will be calculated after the contribution or withdrawal request is received.

Applications to invest

Applications to invest in superannuation can only be accepted if you live in Australia and must be made in Australian Dollars.