

Fact sheet: **Enquiries and complaints**

Enquiries

It's important to us that you understand the features of your account with us and how super works – this will help you to make the most of your super and maximise the savings you have to support your retirement.

The easiest place to find information about your super is to start with the Member Guide or Member Booklet for your division or product in our fund, available from oursuperfund.com.au/pds, or follow the menu links from any page on our website to *Forms & docs > Member booklets & PDSs*. You can also call us for a copy. Our website also has a range of fact sheets, videos and other information to help you learn more about super.

You're also entitled to obtain certain information about the fund itself, such as the trust deed, audited financial statements, actuarial reports, procedures for the appointment and removal of directors or the trustee's constitution. You can find this type of information at oursuperfund.com.au/fundinfo, or follow the menu links to *About us > Important disclosures*, or call us for a copy.

Complaints

Lodging a complaint

The fund has a formal process for handling complaints about its operation or management. In the event that our internal process doesn't achieve a timely resolution, the process also includes escalation to an independent external complaints resolution body.

If you have a complaint, you should contact us by phone, email or in writing (details below). We'll acknowledge to you that we've received your complaint and provide you with a reference number. We'll work with you to find a fair resolution.

We'll make every effort to respond to your complaint as soon as possible, but please understand that in some cases it may take time to collect any relevant information. We may request further information from you, your agent or any other person that may be considered relevant in relation to the complaint.

If it takes longer than 5 business days to resolve your complaint, we'll confirm the outcome with you in writing.

We'll endeavour to resolve your complaint within 45 days, or within 90 days if your complaint is about a superannuation death benefit distribution, which are the timeframes provided under super law. If it takes longer than the relevant 45 or 90 days to issue you with a final response, we'll write to you explaining why a decision has not yet been made and give you an updated timeframe. We'll keep you informed of progress and provide you with the Australian Financial Complaints Authority (AFCA) contact details (see following section).

If you feel that you have been treated unfairly or disadvantaged by a decision by our administrators or insurer, you can refer your complaint directly to the Complaints Officer via our mailing address (below).

Any information collected during the handling of your complaint will be handled in accordance with our privacy policy, available from oursuperfund.com.au/privacy or by contacting us.

Alternatively, you have the option to lodge your complaint with an independent external complaints resolution body, AFCA (see the following section).

How we handle your information

We're committed to protecting the personal and sensitive information that we may hold about you. Our Privacy Policy complies with the Australian Privacy Principles and the *Privacy Act 1998*, which govern the way we collect, use, exchange and secure information about you.

Any information we collect from you during the handling of your complaint will be used, or in some cases exchanged with our service providers, for the purposes of managing and resolving your complaint and managing your super.

During the handling of your complaint, we may request additional information from you. If you don't provide this information, we may not be able to properly assess, manage and resolve your complaint.



Find out more or log in at
oursuperfund.com.au



Call **1800 023 928** 8am–7pm, Mon–Fri
or email via oursuperfund.com.au/contact



Post to **GPO Box 4303, Melbourne
VIC 3001**

We may sometimes collect information about you from third parties, such as your employer, a previous super fund, your financial adviser, our related entities, or publicly-available sources.

We may exchange your information with third parties where this is required in order to deal with your complaint. In some cases, third parties, including our service providers, may operate or hold data outside Australia. Our Privacy Policy provides more information on sending information overseas.

Our Privacy Policy, including details of how to access the privacy policies of our administrators, is available free of charge from our website oursuperfund.com.au/privacy or by contacting us. It sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides further detail about how we deal with privacy complaints.

Lodging or escalating a super-related complaint with AFCA (excluding privacy complaints)

You may choose to lodge your complaint directly with the AFCA, or escalate your complaint to AFCA if you're not satisfied with the way that we deal with your complaint or our decision.

AFCA is an independent government dispute resolution body to help members and other beneficiaries resolve certain types of complaints with super funds. AFCA has the power to conciliate, which means helping you and the fund come to an agreed resolution. If conciliation is unsuccessful, the complaint is referred for a determination by AFCA, which is binding.

There are timeframes that apply to lodging a complaint with AFCA. For example, if a complaint relates to a claim for total and permanent disablement or the allocation of a death benefit, it's particularly important to be aware that it must be lodged with AFCA within specific timeframes from the fund's original decision on the claim. You should refer to the AFCA website below for more information.

There are some complaints that AFCA cannot consider, such as:

- complaints relating to the management of the fund as a whole, e.g. a complaint about the fund's investment performance
- complaints against an employer
- matters that are the subject of court proceedings.

This is not a comprehensive list and is intended only to give you general guidance as to the types of complaints that may be considered.

To find out whether AFCA can handle your complaint and the type of information you would need to provide, as well as time limits that may apply, you should contact AFCA:

- www.afca.org.au
- Phone 1800 931 678
- Email info@afca.org.au
- Post GPO Box 3, Melbourne VIC 3001.

Escalating a privacy-related complaint

If you lodge a complaint with us in relation to a privacy issue, we'll follow our internal complaints resolution process as outlined on page 1. We'll endeavour to deal with your complaint within 30 days of receiving your complaint, but please keep in mind that super law allows us to take up to 45 days to deal with a complaint if necessary.

If you're not happy with the way a privacy-related complaint has been managed or with the outcome, you can escalate your complaint to the Office of the Australian Information Commissioner (OAIC).

The OAIC is a government agency that can investigate privacy complaints from individuals about organisations covered by the *Privacy Act*, such as super funds.

A privacy complaint must first have been referred to the fund's internal complaints process before it can be escalated in writing to the OAIC. Generally, you must escalate a privacy-related complaint to the OAIC within 12 months of becoming aware of the issue.

Find out whether the OAIC can handle your complaint and for information regarding requirements and time limits, you should contact the OAIC:

- www.oaic.gov.au/privacy/making-a-privacy-complaint
- Phone 1300 363 992
- Email enquiries@oaic.gov.au
- Post to GPO Box 5218, Sydney NSW 2001

Accessibility services

If you're deaf and/or find it hard hearing or speaking with people who use a phone, the National Relay Service (NRS) can help you contact us. You need to be registered to use the NRS. Depending on your hearing and speech, and the equipment you have, you can choose from one or more relay call types.

- Voice Relay: 1300 555 727
- TTY Relay: 133 677
- SMS Relay: 0423 677 767



Find out more or log in at oursuperfund.com.au



Call **1800 023 928** 8am–7pm, Mon–Fri or email via oursuperfund.com.au/contact



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