

## Handling your enquiry or complaint

### Summary of procedures

#### Enquiries

If you have any enquiries you should contact the Member Services team.

If the Member Services team is unable to deal with your enquiry over the telephone you may be asked to put your enquiry in writing and provide a contact address for the reply. We will generally reply to your enquiry within 28 days. However, sometimes further time is required for more complicated matters. If we need more time, we'll let you know.

#### Our internal dispute resolution (complaints) process

Depending on the nature of your complaint we may ask for your complaint in writing. The matter will be investigated by the Complaints Officer and we will endeavour to advise you of our decision within 45 days of receipt of the complaint, however, complicated complaints may take longer (up to 90 days) to respond to you. Complaints will be dealt with in accordance with the Trustee's Privacy Policy and no fees will be applicable, where a written complaint is received from an eligible person (i.e. a member or former member of the fund), a person acting for the estate of a former member, or a person who has an interest in the death benefit.

If you are not satisfied with the final decision or if you are not provided with a response within 90 days from the date that your complaint is received, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), our external dispute resolution (EDR) scheme.

#### Our EDR scheme – AFCA

AFCA is an EDR scheme that deals with complaints from consumers in the financial system. Commencing from 1 November 2018, AFCA is operated by a not-for-profit company limited by guarantee authorised by the Federal Government.

The table below shows the types of complaints you can lodge with AFCA, and the applicable time limits.

Type of complaint and can I claim?				Time limit within which an AFCA complaint must be submitted	
Superannuation	Total and permanent disability (TPD) decision by trustee, retirement savings account (RSA) provider or insurer	Has the complainant permanently ceased employment because of the condition that gave rise to the claim for the disability benefit?	Yes.	Yes	Four years from TPD decision
			Was the claim made with the financial firm within two years of permanently ceasing employment?	No	Out of time
			No. The complainant ceased employment for other reasons	Yes	Six years from TPD decision
	Payment of a death benefit	Has the complainant objected to the financial firm within 28 days of being given notice of the proposed decision?		Yes	28 days from final decision
				No	Out of time
Statement given to the Commissioner of Taxation under s. 1053(2) of the Corporation Act				12 months from notice	

Further information can be found at [afca.org.au](http://afca.org.au)

Australian Financial Complaints authority (AFCA) contact details are as follows:

GPO Box 3, Melbourne VIC 3001

P: 1800 931 678 | E: [info@afca.org.au](mailto:info@afca.org.au)

### Contact details

If you have any queries about what we have said in this summary, you can ask to see a copy of the full version of the fund's Enquiries and Complaints Policy. You can do this by contacting the fund Complaints Officer via the fund postal address.

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