

Complaints Policy

February 2023

It's Australian.
It's super.
And it's yours.

Complaints Policy

How to make a complaint

You can

- call **1300 300 273** (8am – 8pm AEST/AEDT weekdays)
overseas callers +61 3 9067 2108 (8.30am – 5pm AEST/AEDT weekdays),
- email us at australiansuper.com/email, or
- write to us at GPO Box 1901 Melbourne VIC 3001.



Who can make a complaint

- Current or former members
- Executor or administrator of a deceased member's estate
- Person with an interest in a death benefit
- A third party properly authorised to act for a complainant
- A party to Family Law proceedings.

Additional assistance available

AustralianSuper provides additional support for members who have a hearing or speech impairment (through the National Relay Service), or who may require an interpreter (through the Telephone Interpreter Service).

How your complaint will be handled

AustralianSuper is committed to the efficient and fair resolution of complaints and endeavours to fulfil its obligations to complainants with a high degree of care and service excellence. To ensure complainants obtain fair and honest treatment and appropriate resolution of their issue, AustralianSuper adheres to the following principles:

- **Fairness and objectivity:** A complainant has the right to be heard and have access to a complaint handling process that demonstrates integrity and impartiality. AustralianSuper strives to resolve complaints in a way that is fair to both the complainant and AustralianSuper
- **Responsiveness:** Complaints are to be resolved in a timely manner
- **Accountability:** Accountability is accepted by the Fund for providing efficient and effective dispute resolution services.

Respect and Conduct

Staff assisting you with your complaint will take all reasonable care to professionally manage your complaint in a timely and appropriate manner, and to deal with you in a respectful way.

We expect current and former members and third parties to deal with our staff in the same way and we will not tolerate actions or behaviour such as swearing, harassing or abusing our staff.

We reserve the right to terminate any calls or to discontinue any written correspondence should this occur.

Complaint Timeframes

For complaints made from 5 October 2021, you can generally expect an outcome within:

- 30 days for privacy complaints
- 30 days for financial advice complaints
- 45 days for super complaints (except death benefits)
- 90 days for objections to death benefit distributions, starting after the 28 days to submit your objection

Complaint Outcomes

Once your complaint has been investigated and a decision made, we will advise you of the outcome.

Complaints escalation

If you don't receive a response to your complaint within the required timeframe, or if you're not satisfied with AustralianSuper's response to your complaint, you may be eligible to take your complaint to an external complaints body.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

Mail: GPO Box 3
Melbourne VIC 3001

Call: 1800 931 678

Online: afca.org.au

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of Australian Information Commissioner (OAIC).

Office of Australian Information Commissioner

Mail: GPO Box 5218
Sydney NSW 2001

Call: 1300 363 992

Online: oaic.gov.au

How we protect your privacy

Protecting your personal information is important to us. Our Privacy Policy outlines the type of information we keep about you. It also explains how we – and any organisations we appoint to provide services on our behalf – will use this information.

When you make a complaint to us, we will ensure that your privacy is protected and details about your complaint will only be shared with the people who need to receive this information to assist in its resolution.

Complaint Process

- **Acknowledgement**

Your complaint will be acknowledged within 24 hours of receipt, or as soon as practicable after that.

- **Assessment**

We will collect information about your complaint from you and also from your member account and other sources within the fund administrator or Trustee Office, or from the insurer for relevant complaints.

- **Investigation**

The information collected will be analysed and we may request additional details to assist with our investigation of your complaint.

- **Response**

If possible, a response will be provided within 5 days. If this isn't possible, we will write to you within the abovementioned complaint timeframes. We will provide you with our analysis and decision.

If you are not satisfied with our response, you may take your complaint to the Australian Financial Complaints Authority (AFCA) or the OAIC if the complaint relates to the handling of personal information.

If we are unable to meet the listed timeframes for resolving your complaint (for example, where your complaint is complex) we will write to you before the timeframe expires to provide you with the reasons for the delay, following which we will provide you with regular progress reports until your complaint is resolved.

Get help in your language

If you need help to better understand our Complaints Policy or how to make a complaint, we offer a free over-the-phone translation service in just about any language, including:



العربية



Ελληνικά



中文



Italiano



Македонски



Hrvatski



Српски



Español



Türkçe



Tiếng Việt

Call us 1300 300 273

(8am to 8pm AEST/AEDT weekdays)

Contact us

Call 1300 300 273
(8am to 8pm AEST/AEDT weekdays)

Web australiansuper.com

Email australiansuper.com/email

Mail GPO Box 1901, MELBOURNE VIC 3001



This document has been prepared and issued in February 2023 and is subject to change. This information may be general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/TMD. AustralianSuper Pty Ltd, ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.