

# Complaints Policy

June 2025

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

# Complaints Policy

## How to make a complaint

Your complaint is important to us. You can contact us about your complaint in the way that's most convenient for you:



- use our online Complaint form at [australiansuper.com/complaints](https://australiansuper.com/complaints), or
- call **1300 300 273** (8am – 8pm AEST/AEDT weekdays) overseas callers **+61 3 9067 2108** (8.30am – 5pm AEST/AEDT weekdays),
- email us at [complaints@australiansuper.com](mailto:complaints@australiansuper.com), or
- accessing our LiveChat function at Contact Us> Message> Live Message and typing 'Complaint'
- write to us at GPO Box 1901 Melbourne VIC 3001

## What is a complaint?

A complaint is an expression of dissatisfaction or concern about an AustralianSuper product, service, or experience. You can make a complaint if you're not satisfied with our products, services, staff, or the way in which we've handled a previous complaint, and would like us to respond or help to resolve the issue.

If you have feedback or recommendations about how we can improve, but don't want us to respond or contact you about a solution, you can provide your feedback using our online *Send an enquiry* form and stating that you do not want a response.

## 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.

## Assistance in other languages

If English isn't your preferred language and you need help making a complaint, you can access Translating and Interpreting Service (TIS National) at no-extra cost by calling 131 450.

## Assistance for hearing and speech impaired members

If you have a hearing or speech impairment and need support lodging your complaint over the phone, you can access the National Relay Service (NRS) at no-extra cost. The NRS provide a range of

options including TTY, voice relay, NRS captions, video relay, SMS relay and NRS chat. The NRS is a confidential service. To find out more visit: [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)

## Assistance for Aboriginal and Torres Strait Islander members

AustralianSuper has an Aboriginal and Torres Strait Islander specialist service in the Contact Centre. The service goes to culturally trained colleagues to provide a more knowledgeable and efficient experience. To speak to this team, please choose the option when you call in or please tell the person on the phone that you are an Aboriginal or Torres Strait Islander person.

## 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 benefit objections)
- 90 days for objections to death benefit distributions, starting after the 28 days to submit your objection.

Please note that if your complaint relates to personal advice you received from a financial adviser about your AustralianSuper account, these complaints should be placed with the advice provider.

## Complaint Process

### Acknowledgement

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

### Assessment

We'll collect information about your complaint from you. We'll also obtain information from your member account, the fund administrator, Trustee Office or insurer where relevant to your complaint.

### Investigation

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

### Response

We aim to action all complaints, providing an outcome as promptly as possible and within the complaint timeframes. If your complaint is very complex and we can't meet that timeframe, we'll

contact you beforehand to let you know why and keep you informed about our progress.

Sometimes, we will be unable to change the outcome of your issue, for example if the problem relates to super or tax laws that we are required to abide by, or limitations of your product holding with us. On these occasions our response will provide you with an explanation.

## 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.

The Australian Financial Complaints Authority (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](https://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](https://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. Find our Privacy Policy at [australiansuper.com/privacy-policy](https://australiansuper.com/privacy-policy)

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.

## 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)

**Email [australiansuper.com/email](mailto:australiansuper.com/email)**

**Web [australiansuper.com](https://australiansuper.com)**

**Mail GPO Box 1901, MELBOURNE VIC 3001**



This document has been prepared and issued in June 2025 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](https://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](https://australiansuper.com/TMD). AustralianSuper Pty Ltd, ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.