

# Fact sheet - How we deal with your complaints



## Introduction

If you are unhappy with any aspect of our service or products, we will listen to you and work with you to resolve the issue. We will take your feedback seriously!

### How you can get in touch with us

You can send your complaint in any manner that you wish, including email, phone, letter, or in person and we will promptly acknowledge receipt.

### If you need help to lodge your complaint

If you need help to lodge your complaint, please call us. If you need the help of an interpreter or you need someone to walk you through the process, we are only a phone call away.

### Keeping you posted about progress

We are committed to managing your expectations, and we will inform you as soon as possible, of:

- the expected time frame for our actions
- the progress of the complaint and reasons for any delay
- your likely involvement in the process, and
- the possible or likely outcome of your complaint.

We will advise you as soon as possible when we are unable to deal with any part of your complaint and give you advice about where such issues and/or complaints can be directed (if known and appropriate).

### Timelines for resolution and service standards

If you make your complaint in person, we will provide **acknowledgement at the time**. If you request written acknowledgement or you make a complaint by phone, email or letter, we will provide acknowledgement within five days.

Where we can't resolve your query as soon as possible, we will make every attempt to provide a final resolution within 45 days.



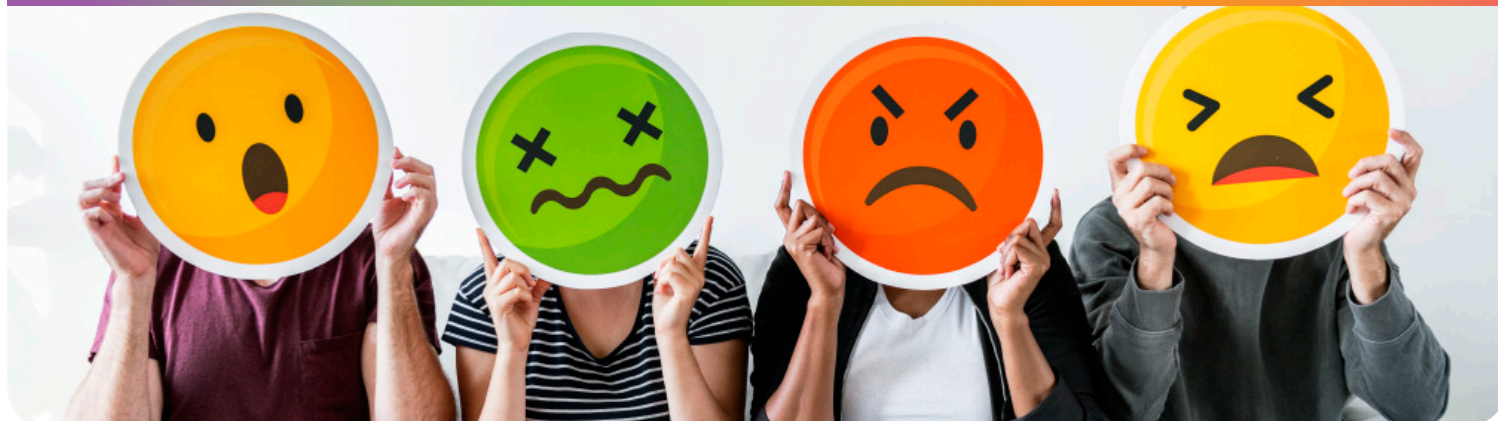
**In all cases, the maximum time we can take to provide a final resolution for a standard service or product complaint is 90 days.**



### Death benefit complaints

Death benefit complaints have timeframes that are different to insurance or standard product or service complaints. This is because we have to provide a 28 day period after reviewing a decision in response to a complaint, for identified beneficiaries to respond. It is important that you check the period that we provide in our letter, for lodgement of a complaint.

We will also give you a further 28 days to lodge a complaint with an independent, external dispute resolution (EDR) scheme once we have exhausted all avenues for resolution.



### If there is a delay in our response

We will also advise you as soon as possible if we are unable to meet our timeframes for responding to your complaint and the reason for our delay. If the query is complex or we are unable to meet the 45 day standard, we will be in touch **before the 45 day deadline has expired** to let you know when you can expect a final resolution.

If there are unusual delays, despite our best efforts for particularly complex issues, you will hear from us in 30 day cycles up to a maximum period of 90 days when you can expect your final resolution to be delivered.

### Final resolution

We will provide you with written reasons for our decision. This is called a final resolution letter. However, you still have the right to go to an External Dispute Resolution (EDR) scheme (see below).

### External dispute resolution

If you are not satisfied with the process or resolution, an independent external dispute resolution scheme is available to you free of charge.




You can approach the **Australian Financial Complaints Authority (AFCA)** at any time in the dispute resolution process, but they will generally expect you to approach us first with your complaint.

In some instances, AFCA will refer the complaint back to us to find out if we would like to review our decision. We will keep you notified if this happens.



**Timeframes apply to the lodgement of some complaint types with AFCA, so it's good to check with them in all cases.**

### AFCA's contact details

-  1800 931 678 (free call)
-  [info@afca.org.au](mailto:info@afca.org.au)
-  Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001
-  [www.afca.org.au](http://www.afca.org.au)

### Our Complaints Officer

We have a nominated Complaints Officer, who oversees and manages any escalated complaints. The Complaints Officer is available to you at any time during the process.

### Privacy and your complaint

We will keep personal information relating to complaints confidential and handle member information in line with the Australian Privacy Principles (APPs) and our Privacy Policy. You can ask for a copy of our *Privacy Policy* free of charge by calling us on **1800 680 627** or go to [clubplussuper.com.au](http://clubplussuper.com.au) to download a copy.

### We're here to help

Our team will work hard to resolve complaints promptly.

### Lodging your complaint with us

-  1800 680 627
-  [member@clubplussuper.com.au](mailto:member@clubplussuper.com.au)
-  The Complaints Officer  
Club Plus Superannuation  
Locked Bag 5007, Parramatta NSW 2124  
[clubplussuper.com.au](http://clubplussuper.com.au)