

# How to Make a Complaint

We are committed to providing exceptional service to our members which is why we take any complaint we receive seriously. We have created a simple and straightforward complaint resolution process to help you, if you are dissatisfied, in any way. Making a complaint is simple, easy and free. You can make your complaint by telephone, letter or email. You may also complain to the Australian Financial Complaints Authority (details are below).

## Internal Complaint Resolution process



## External Complaint Body

You may complain directly to the Australian Financial Complaints Authority (AFCA), who will refer your complaint back to us to respond, if you have not complained to us first.

If you're not satisfied with the outcome of your complaint, or we have not resolved your complaint within the maximum timeframe you can complain to the AFCA. AFCA is a fair and independent body that can assist you further with resolving your complaint at no cost to you.

There are some time limits for lodging certain complaints. For instance, complaints about the payment of a death benefit, must be lodged with AFCA within 28 days from the date of receiving notice of the Trustee's decision. You may wish to contact AFCA for more information about their time limits.

## How to contact AFCA

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: **1800 931 678** (free call)

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Interpreter services: If you require an interpreter to assist you, we can provide one in most circumstances at no additional cost. For more information about this service, call us on **1300 369 901**.

## We're here to help



1300 369 901



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