



## ↔ Making enquiries & complaints

This document forms part of our Product Disclosure Statements

### did you know?

For any enquiries or complaints, get in touch with us first. We'll do our best to resolve your concerns. If you're not satisfied, you may then be able to take the matter further to the Superannuation Complaints Tribunal, but only if you've used our complaints process first.



**CARE Super Pty Ltd (Trustee)**  
ABN 91 006 670 060 AFSL 235226  
**CARE Super (Fund)**  
ABN 98 172 275 725

#### Disclaimer

The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you read all the information available, assess your own financial situation and seek professional advice from a licensed or authorised financial adviser before deciding to make any decisions related to your super. While reasonable care has been taken as to the accuracy of this information, to the extent allowed by law, CareSuper accepts no liability for any loss, direct or indirect, resulting from reliance on the information contained in this document.

Dated 30 September 2017

#### We're ready to listen

If you have a concern about your super or you experience a problem, rest assured we'll do our best to resolve it quickly and efficiently. The Trustee has procedures in place to deal fairly with enquiries and complaints from members, employers and beneficiaries. We are committed to listening and trying to resolve matters within a reasonable timeframe – that is, no more than 90 days after we receive your complaint.

#### If you have an enquiry or complaint

Call us – we'll do our best to resolve things immediately

**Call**      **1300 360 149**  
8am–8pm Monday–Friday (AEST)

Write to us – if you prefer to put things in writing

**Write to** The Enquiries & Complaints Manager  
CareSuper  
Locked Bag 5087  
Parramatta NSW 2124

**Email**      [admin@caresuper.com.au](mailto:admin@caresuper.com.au)

If you write to us we will respond in writing. This may take up to 90 days during which time we'll be working hard to resolve things.

If your complaint is complex we may ask you to put your matter in writing so we can investigate it fully and provide a written response.

If you are not satisfied with the response you get from us, let us know as soon as possible. You then have the option of taking the matter to the Superannuation Complaints Tribunal (SCT). Find out more about the complaints the SCT handles overleaf.

#### Time limits on complaints to CareSuper

Specific time limits exist for making certain types of complaints to CareSuper. We have outlined the specific time limits for making death and disability complaints below.

##### Disability benefits

While there is no time limit for making a complaint to CareSuper in relation to disability benefits, time limits apply for accessing the dispute resolution services of the SCT. Refer to the SCT's time limits on the following page.

##### Death benefits

If you have a complaint about the Trustee's proposal for payment of a death benefit, you must lodge your complaint within 28 days of receiving written notice. If you are not notified of the 28-day period, or the notification is incorrect or faulty, the time limit does not apply.

#### Requesting an explanation for decisions

You may make a written request to the Trustee to provide reasons for the decision regarding your complaint (or the Trustee's failure to make a decision within 90 days). These reasons must be provided within 28 days of your request.

##### Disability benefit decisions

If the Trustee cannot make a decision about your complaint within 90 days, you can request a written explanation for this non-decision.

This request must be made in writing. A response must be provided within 28 days of your request being made.

##### Death benefit decisions

Written reasons for a decision in relation to a death benefit complaint must be provided by the Trustee at the same time as the decision. If no decision is made within 90 days, you may request, in writing, a written explanation for this non-decision. A response must be provided within 28 days of your request being made.

## ↔ Making enquiries & complaints (continued)

### What to do if you're not satisfied

If you have used CareSuper's complaints process but are not satisfied with our response, or if we haven't responded within 90 days, you may then be able to take your complaint to the SCT. Note that the SCT does not handle all complaints – for example, it cannot handle complaints from employers or complaints relating to the management of the fund as a whole.

The SCT is an independent body established by the Federal Government to review certain types of Trustee decisions and conduct as they relate to members or their beneficiaries. This includes the conduct and decisions of people such as administrators and insurance providers where they are acting on behalf of the Trustee.

#### How can I contact the Superannuation Complaints Tribunal (SCT)?

To find out if the SCT can handle your complaint you can call 1300 884 114 or write to:

Superannuation Complaints Tribunal  
Locked Bag 3060  
Melbourne VIC 3001

Or visit: [sct.gov.au](http://sct.gov.au)

If the SCT accepts your complaint, it will attempt to resolve it by assisting you and the Trustee to come to a mutual agreement. If you can't come to an agreement, the SCT will examine your complaint and issue the Trustee with a legally binding determination. (Note that in some circumstances, the Trustee may be able to appeal the determination in court.)

### Time limits on complaints to the SCT

#### Disability benefits

The time in which a complaint can be made to the SCT about a decision of a Trustee relating to the payment of a disability benefit because of TPD depends on:

- Whether the disability that gives rise to your TPD claim caused you to cease employment and
- The date the Trustee's decision (e.g. to deny your claim) was made.

#### Trustee decisions for TPD claims made on or after 1 July 2013

The SCT can only deal with a complaint about a Trustee's decision to deny a TPD claim in the following circumstances:

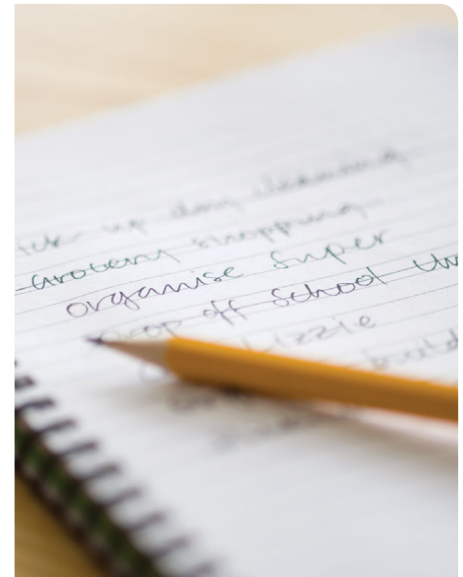
1. If you permanently ceased employment because of the medical condition that gave rise to your claim:
  - You made your TPD claim within 2 years of permanently ceasing employment because of the medical condition, and
  - You make your complaint to the SCT within 4 years of the Trustee's decision about your claim.
2. If you did not permanently cease employment because of the condition that gave rise to your TPD claim:
  - You make your complaint to the SCT within 6 years of the Trustee's decision about your claim.

#### Death benefits

Where the Trustee has provided a written notice about payment of a death benefit, a complaint must be made to the SCT within 28 days of the date you receive this written notice, provided that you have been advised of the 28-day period.

#### Other complaints

Any other complaints about the superannuation provider's decision or conduct should generally be lodged within one year of the event. You may still lodge a complaint after this time, but the Tribunal has the discretion not to deal with that complaint.



### How to make a complaint about privacy

If you have any concerns about privacy, or you believe that your privacy rights have been breached and you wish to lodge a formal complaint, please contact CareSuper. Your complaint will be investigated and dealt with in accordance with CareSuper's complaints procedures, and you will receive your response within 30 days. If you do not receive a response to your complaint within this timeframe, or you are dissatisfied with the response, you may refer the matter to the Office of the Australian Information Commission.

↔ The information in this document forms part of the following CareSuper Product Disclosure Statements (PDS):

- Member Guide PDS dated 30 September 2017
- Corporate Insurance (CIA) PDS dated 30 September 2017

call 1300 360 149 visit [caresuper.com.au](http://caresuper.com.au)