Making enquiries and complaints.

We can help with any enquiries or complaints you may have.

**HOW TO MAKE AN ENQUIRY OR COMPLAINT**

**CALL US**
Call 1300 360 149 between 8am and 8pm, Monday to Friday (AET).

**WRITE TO US**
The Enquiries & Complaints Manager
CareSuper, Locked Bag 20019
Melbourne VIC 3001 or go to caresuper.com.au/getintouch.

Any complaint you make through our social media channels Facebook, LinkedIn, Twitter and YouTube are also valid. We’ll then investigate your complaint and provide you with a written response.

**WHO CAN MAKE A COMPLAINT**
Anyone can make a complaint, including:

- A person you have appointed to act on your behalf, such as a lawyer or a Power of Attorney, Adviser (or third party authority).

**HOW YOUR COMPLAINT WILL BE HANDLED**
We will attempt to resolve your complaint as quickly as possible through our internal complaint management process following the steps below:

- You can make a complaint by telephone, email, online (including social media), by post or in person
- We will investigate all complaints fairly and provide a written response of the outcome of the investigation, addressing the issues you have raised and what you can do if you are not satisfied with the decision or response
- We may ask you to provide more information to complete our investigation so we fully understand the events and matters as they relate to the issues you are not happy about
- There are certain timeframes (listed on the following page) that we must respond to complaints in. In most instances, if your concerns have been resolved by phone within five days of receiving your complaint, a written response will not be provided unless you request one.

**Disclaimer:** When writing this document none of your personal financial needs, circumstances and objectives were considered, making all advice in this document general. Before making any super-related decisions, we recommend reading all available information, assessing your financial situation and seeking expert advice from a licensed or authorised financial adviser. We’ve taken all reasonable care to ensure the accuracy of this information, as required by law, but to the extent permitted by law, do not accept liability for any loss, direct or indirect, as a result of reliance on the information in this document.

DATED 29 OCTOBER 2019
**COMPLAINT TIME LIMITS**

The time it takes to investigate and respond to you will depend on the type of complaint and complexity of the matters raised. Some can take longer than others, but we have up to 90 days. If we respond to your complaint without providing a reason for our decision, you can request that we do so. We will have 28 days from the date of your request to provide the reason to you. We have outlined below the specific time limits for making disability and death complaints to CareSuper.

**Disability benefits**

No limit

**Death benefits**

Within 28 days of receiving your written notice about the proposed payment decision.

*If you’re not notified of the 28-day period (or if the date or notification is incorrect or faulty) the time limit doesn’t apply.

**ESCALATING AN ENQUIRY OR COMPLAINT TO AFCA**

You may be able to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent financial services complaint resolution that is free. They may be able to help resolve your complaint.

**HOW AFCA MANAGES YOUR COMPLAINT**

AFCA aims to resolve complaints by working towards a mutual agreement between the complainant and CareSuper. If an agreement can’t be made, AFCA will review your complaint and issue us with a determination. There may be some circumstances where the Trustee can appeal this in court.

**AFCA COMPLAINT TIME LIMITS**

There are specific time limits set by the government for making complaints about disability benefits, death benefits and contribution statements provided to the Australian Taxation Office (ATO) as outlined below. Making your complaint in the time limits ensures you then have access to the AFCA complaints resolution service.

**Disability benefits**

Employment permanently ended due to the medical condition your claim is based on:

a. You made your TPD claim within two years of permanently ending your employment because of the medical condition, and

b. You make your complaint to AFCA within four years of the Trustee’s original decision.

**Employment didn’t permanently end due to the medical condition**

a. You make your complaint to AFCA within six years of the Trustee’s original decision.

**Death benefits**

Within 28 days of receiving the Trustee’s final decision notice (providing you’ve been advised of the 28-day period).

Generally, you can lodge a complaint within two years of receiving a final response from us about your complaint, but AFCA may not accept your complaint. For complaints regarding contribution statements we have provided to the ATO, a time limit of 12 months applies from when you received our written notice (e.g. benefit statement). There are no strict time limits for making other types of superannuation complaints to AFCA.

**HOW TO CONTACT AFCA**

Call 1800 931 678

Write to Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Email info@afca.org.au

Visit afca.org.au

**HOW TO MAKE A COMPLAINT ABOUT PRIVACY**

We take your privacy very seriously. If you have any concerns about privacy, or believe your rights have been breached and want to lodge a formal complaint, you can contact us directly. We’ll investigate and provide you with a response within 30 days. If you’re not satisfied with our response or you don’t receive a response within 30 days, you can refer your complaint to the Office of the Australian Information Commissioner (OAIC).

**HOW TO CONTACT OAIC**

Call 1300 363 992

Write to Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Email enquiries@oaic.gov.au

Web oaic.gov.au

**TALK TO US**

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8am to 8pm

Monday to Friday (AET)

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Locked Bag 20019

Melbourne VIC 3001

Contact caresuper.com.au/getintouch

Visit caresuper.com.au