

ACTIVE SUPER COMPLAINTS POLICY

Not happy? Let us know so we can put it right.

We hope you'll always enjoy dealing with Active Super. But if you're not satisfied with our service, products or a decision that affects you, we encourage you to lodge a complaint. Here's how.

HOW TO LODGE A COMPLAINT

You can contact us

In writing: Write to us at PO Box H290, Australia Square NSW 1215 or email us at hello@activesuper.com.au

Verbally: Call us on 1300 547 873 weekdays between 8.30am and 5.00pm or tell us in person

Please note that your privacy and the security of your personal information are paramount to us. If you make a complaint on webchat or social media, we can only discuss your personal information in private communications, and we may ask to move our communications to other channels. If you need assistance (for example, translation services), please let us know when you make your complaint and we will do our best to assist with the process.

WHO CAN MAKE A COMPLAINT?

1. Members and former members of Active Super
2. Beneficiaries with an interest in a death benefit of an Active Super member
3. A spouse or a former spouse of an Active Super member
4. Anyone eligible to request information about an Active Super member's interest.

If you have authorised another person as a representative for your account, they may make a complaint on your behalf. In dealing with a complaint made through a representative, we will make sure that the representative has the appropriate authorisations and that the privacy of your personal information is protected.

THE PROCESS



TIMEFRAMES

Once your complaint is received, Active Super will strive to resolve it as quickly and efficiently as possible. In any event, we'll ensure that you're provided with a final response to your complaint within the following timeframes:

TYPE OF COMPLAINT	TIMEFRAME
Standard complaints	30 calendar days from receipt
Superannuation trustee complaints (excluding death benefit objections)	45 calendar days from receipt
Death benefit objections	90 calendar days from the end of the 28 day period for objecting

We'll tell you which timeframe applies when we acknowledge your complaint.

Sometimes there will be delays because a complaint is particularly complex, or because of circumstances outside of our control. When this happens, we will let you know about the delay and its reasons, and how you can complain to AFCA if you're dissatisfied with the delay.

OUTCOMES

Once your complaint has been investigated, we'll write to tell you of our decision and provide the reasons for how we reached it.

IS YOUR COMPLAINT ABOUT INSURANCE?

If your complaint relates to insurance cover within Active Super, you can make the complaint either to us or to our insurer, TAL Limited. We have arrangements in place with our insurer to make sure all insurance complaints are dealt with appropriately, wherever you choose to make it.

While our insurer will deal with many insurance complaints at the first instance, we will maintain oversight to ensure that they deal with you fairly and reasonably, and comply with their obligations under the law and their contractual agreements with us.

OUR EXPECTATIONS

When you make a complaint, we will give your complaint due consideration. In dealing with your complaint, our staff will treat you with respect, equity and fairness.

In return, we expect all complainants to act reasonably in making a complaint. Please note that unreasonable persistence, making unreasonable demands or engaging in unreasonable behaviours can negatively impact not only the people involved, but also the management and resolution of the complaint.

NOT SATISFIED?

If you are not satisfied with our response or how we are dealing with your complaint, or your complaint hasn't been resolved within the above timeframes, you can also refer your concern to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution scheme authorised by the Minister for Revenue and Financial Services. AFCA provides fair and independent financial services complaint resolution that is free to super funds members.

AFCA can only consider matters which impact on members personally and not in respect to the overall conduct of Active Super.

The staff at AFCA will attempt to resolve the matter by conciliation, which involves assisting you and Active Super to come to a mutual agreement. If no agreement can be reached by conciliation, the Tribunal will determine how the matter is to be resolved.

The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Web: afca.org.au