

1 September 2024

How to make a complaint – super + pension

The information in this document explains Australian Ethical's Internal Dispute Resolution process.

All complaints are welcome, and we are committed to managing complaints effectively and fairly. There are no costs associated with making a complaint.

Internal Dispute Resolution process

Step 1 – Get in contact with us to discuss your complaint. The easiest way to this is by phone:

Phone us on 1800 021 227

You also have the option to send an:

Email members@australianethical.com.au. Please make sure you add the word 'complaint' in the subject line; or

Post Australian Ethical Superannuation, GPO Box 8, GPO Box Centre Sydney NSW 2001. Please make sure you add the word 'complaint' in your letter.

If your complaint can't be resolved straight away, we'll let you know we need more time. We do ask that you provide as much information as possible to assist us with resolving your complaint.

Step 2 – We'll acknowledge your complaint and progress this to the Complaints team.

By legislation we are required to resolve your complaint within 45 calendar days, however we'll try to resolve your complaint as soon as possible. If we haven't responded within 45 calendar days, or you're not satisfied with the outcome, you may take the matter to external dispute resolution (see below).

For the distribution of death benefits, there is a 90 calendar day timeframe after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution.

Step 3 – Our response will explain the outcome of the complaint, and will detail the investigations undertaken and the reasons for our decision. If you're not satisfied with the response, you have the right to lodge a complaint with an External Dispute Resolution body (as detailed below).

Please note – You can nominate an individual to act on your behalf for the duration of the complaint. Once the complaint is resolved to your satisfaction, the nominated individual will no longer represent you for other matters in relation to your Australian Ethical Super account. You can visit our [website](#) to access the Super and Pension Third Party Complaint Authority Form.

If you require assistance to make a complaint, we can provide [interpreting services](#). If you have trouble with hearing or speech, you may wish to use the [National Rely Service](#).

External Disputes Resolution Process

The Australian Financial Complaints Authority (AFCA) has been established to provide fair, free and independent disputes resolution for financial complaints.

If we haven't responded to your complaint within the specified period as mentioned above, or if you are not satisfied with our decision, you can contact AFCA using the details below.

Australian Financial Complaints Authority

Mail: GPO Box 3 Melbourne, VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

AFCA can only deal with certain complaints and they must be made within a certain timeframe. To view these limitations, please visit AFCA's website.

Making a complaint FAQs

- **What happens if I call to make a complaint?**

One of our helpline consultants will aim to resolve your complaint during the call. If the consultant is unable to resolve your complaint at the time of your call or you're unhappy with the response, we can escalate your complaint for further investigation by the Complaints Team.

- **What happens if I write to you to make a complaint?**

We'll acknowledge and review your complaint, and we'll be in touch if we require additional information. It's helpful if you can provide as much information as possible in your email or letter.

- **How long do I need to wait until my complaint is finalised?**

We'll try to provide a response to you as soon as possible. However, depending on the nature and complexity of the complaint, we may take the full legislated time frame (45 calendar days) to respond to your complaint.

If we fail to meet the legislated time frame and we haven't provided you with a delay notification, or require additional time to resolve your complaint, you can take your complaint (free of charge) to the Australian Financial Complaints Authority (AFCA).

- **Distribution of a Superannuation death benefit:**

When a decision is made about the distribution of a superannuation death benefit, the relevant interested parties are given 28 days to object to the decision. If an objection is made, it will be treated as a 'complaint'.

The legislated timeframe for us to resolve this type of complaint is 90 calendar days after the end of the 28 calendar day time-period allowed for objections.

Please note, if the Trustee amends the original decision and makes a new decision, all parties will be informed and the 28 calendar day period for making an objection will recommence. When the Trustee provides further proposed decisions, the maximum 90 calendar day timeframe will apply from the end of each 28 calendar day objection period. This will continue with each new proposed decision until the Trustee makes the decision.

Where the Trustee maintains the decision, all parties will be informed of the decision and will be eligible to make a complaint (free of charge) to the Australian Financial Complaints Authority (AFCA) within 28 calendar days.

- **What if I'm not satisfied with the resolution?**

We understand that occasionally the final decision does not meet your desired outcome.

If you're not satisfied with our response, you have the right to make a complaint (free of charge) to the Australian Financial Complaints Authority (AFCA):

- **How do I contact AFCA?**

You can reach AFCA on:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

- **Can someone make a complaint on my behalf?**

Yes, you can nominate someone to manage the complaint on your behalf, so long as you complete the [Super Third-Party Complaint Authority Form](#). The nomination will expire once a final resolution has been reached.

- **How can I get assistance to make a complaint?**

We can provide access to an interpreter at your request. We work with an interpreter from Translating and Interpreting Services (TIS). If you would like to access this service, please call us on 1800 021 227. Alternately, to find out more about TIS visit their [website](#)

If you have trouble with hearing or speech, you may wish to use the [National Rely Service](#).

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