

# UniSuper Complaints Policy

## How can I make a complaint?

- Call us between 8:30am to 6:00pm (Melbourne time) Monday to Friday.
- You can use our [online form](https://unisuper.com.au/complaints), located at [unisuper.com.au/complaints](https://unisuper.com.au/complaints).
- Or write to us.

By giving us as much information as possible, you'll be helping us to resolve things faster. If you have any supporting documentation, please have it handy when you raise your concern.

## Who can make a complaint?

- A current or former member of UniSuper
- The Executor or administrator of a deceased member's estate or their former beneficiaries
- Any person who has an interest in a death benefit (or is claiming to be entitled to an interest in a death benefit) may make a complaint about the decision of the Trustee in relation to the payment of a death benefit.
- A third party acting under the valid authority\* on behalf of any of the above
- Parties involved in Family Law property proceedings such as the spouse of a member
- Clients receiving financial advice from UniSuper

## How your complaint will be handled?

Providing great service and genuine care underpins everything we do. If something has gone wrong, or you're not happy with our service, we want to do our best to fix it quickly. If we are unable to provide a response to your complaint immediately, we will acknowledge your complaint within 24 hours of receiving it.

We will investigate each complaint using every reasonable effort available to us. This may involve obtaining all relevant documentation connected to your complaint, speaking with relevant staff members who can provide details about the circumstances giving rise to your complaint, reviewing relevant disclosure documentation as well as any relevant legislation.

### How to lodge a complaint



#### CALL

**1800 331 685**  
8.30am to 6.00pm  
(Melbourne time)  
Monday to Friday

**+61 3 8831 7901**  
from outside Australia



#### ONLINE FORM

Complete our online form located at [unisuper.com.au/complaints](https://unisuper.com.au/complaints) and submit your feedback.



#### POSTAL MAIL

Complaints officer,  
UniSuper,  
Level 1, 385 Bourke St,  
Melbourne VIC 3000

\* A valid authority is a document evidencing that a third party holds a Power of Attorney from a member or is empowered to act as the member's guardian or representative.

## Respect and conduct – yours and ours

When our staff are working to resolve your complaint, they will be professional and treat you with respect. And while we know that getting to the point of needing to make a complaint can be very frustrating, we will not tolerate inappropriate language or behaviours directed toward any of our staff. We reserve the right to terminate any calls and/or discontinue any written correspondence (including emails) should this occur. We're here to help resolve your complaint and that will occur faster if we work together and constructively.

## Complaint timeframes

While there are requirements, including time frames in which we need to respond to you, we'll do our best to respond to your complaint as quickly as possible. If your complaint is complex it might take us a bit longer than we would like to reply, but we'll make sure we keep you informed about our progress along the way.

From 5 October 2021, you can expect an outcome within:

- 30 days for financial advice complaints
- 30 days for privacy complaints
- 45 days for super complaints (except death benefits)
- 90 days for objections to death benefit distributions (starting after the 28-day deadline to submit your objection).

## Complaint outcomes

Once we have finished investigating your complaint, we'll provide you with the necessary details of our investigation and a response to the outcome you were seeking. If you're unhappy with the outcome of your complaint you can escalate your complaint to Australian Financial Complaints Authority (AFCA).

## Complaint process



## Escalating complaints to AFCA

AFCA provides a fair and independent complaint resolution service at no cost. They may be able to help resolve your complaint (if you think that we didn't).

Although you can refer the matter to AFCA at any time, they usually won't deal with your complaint until it has been through UniSuper's complaints handling process and you have received a formal outcome.

You can make a complaint at any time with the Australian Financial Complaints Authority (AFCA). This includes when you're unhappy with our formal response, if you haven't received a response within the applicable timeframe, or you'd prefer to speak to someone else.

You can lodge a complaint with AFCA by:

- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001

It's important to note that there are time limits for lodging certain complaints. This includes complaints about a death benefit payment, which must be lodged with AFCA within 28 days of receiving our written decision.

Visit [www.afca.org.au](http://www.afca.org.au) for more information about AFCA and their complaint resolution approach.

## How we protect your privacy

During the resolution process we will ensure that your privacy is protected and details about your complaint will only be shared with those that need to receive this information.

UniSuper is committed to protecting your personal information and the confidentiality of your

information in accordance with privacy law obligations. The information that you provide to UniSuper is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at [unisuper.com.au/privacy](http://unisuper.com.au/privacy).

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at September 2021 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this policy contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail. Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850  
Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806  
Date: September 2021 UNIS000F80 0921