

Heidelberg Australia Superannuation Fund

Enquiries and Complaints Policy

We try to ensure that the Fund's level of service meets your expectations. Sometimes, however, problems can arise. The Trustee of the Fund has established a policy for dealing fairly with enquiries and complaints from members and other interested persons.

Initial enquiries

In the first instance, enquiries or complaints should be directed to the Fund's helpline. We aim to satisfactorily resolve the majority of enquiries and complaints over the telephone, however, in some cases we may ask you to put your enquiry in writing (including by email) so we can properly investigate it. You can contact us in the following ways:

Helpline: 1800 127 953

In writing: Heidelberg Australia Superannuation Fund
The Fund Administrator
PO Box 1442
Parramatta NSW 2124

By email: heidelbergsuperadmin@linksuper.com

The Fund's website has information that may help you, including Fund documents such as Product Disclosure Statements, annual reports and the Fund's trust deed. You can also find details of the Fund's Trustee, service providers and a summary of recent significant event notices issued to members. You can find the Fund's website at: www.heidaustsf.com.

If your enquiry is in relation to the personal information that the Fund holds about you, or if you have a concern regarding your privacy, we have a Privacy Policy that includes information on how and why we collect, use and disclose your personal information. A copy can be obtained from the website or a hard copy will be sent to you free of charge on request to the Fund Administrator.

Formal enquiries and complaints

If you are not satisfied with the telephone response you receive, you can choose to formally lodge an enquiry or complaint with the Trustee.

Who can lodge a formal enquiry or complaint?

Formal enquiries and complaints can be made by current and former members of the Fund, by persons who are or may become parties to a Family Law splitting order or agreement, by the legal personal representative of a deceased member, or in the case of death benefits, by anyone who may have or claim an interest in such a benefit.

How do I make a formal enquiry or complaint?

You should inform the Trustee of your enquiry or complaint by writing to the Fund Secretary. The attached Enquiries And Complaint Form can be used, or you can simply email or write to us using the address on the Form. You should clearly confirm your identity and the nature of your enquiry or complaint.

We will acknowledge any complaints we receive as soon as practicable, generally within one business day of receipt. The Fund Secretary will liaise with the Trustee and will prepare a written response. Usually you can expect to receive our formal response within 45 days of receipt of the enquiry or complaint. If your complaint is particularly complex we may take longer, but we will let you know if this is the case. If your complaint is about the proposed distribution of a death benefit, there is a particular process that we must follow. This is described below under "How long do I have?"

What if I'm not happy with the response?

If you are not happy with the Trustee's handling of your complaint, you may then contact the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA deals with complaints relating to decisions and conduct of trustees, insurers, and other decision-makers in relation to superannuation funds. AFCA does not, however, have an unlimited jurisdiction to deal with all superannuation-related matters.

There are certain complaints that AFCA cannot deal with by law. These include:

- complaints that are lodged outside certain time limits set by law (see below for details)
- complaints that relate to the management of the Fund as a whole
- complaints solely about the investment performance of a financial investment, other than a complaint concerning non-disclosure or misrepresentation
- a complaint against an employer about a failure to pay contributions.

Generally, AFCA will attempt to resolve your complaint by facilitating negotiations between you and the Trustee or by conciliating the complaint. If these attempts are not successful, AFCA may provide a preliminary assessment or proceed to determine the complaint.

For privacy related complaints, the Office of the Australian Information Commission (OAIC) may review your complaint if it is not addressed to your satisfaction by the Trustee.

Contact details for AFCA and the OAIC are set out below.

How long do I have?

Generally, it is in your interests to raise any concerns or complaints as soon as possible. Some complaints cannot be heard by the AFCA if they are outside certain time limits.

AFCA can only deal with a complaint about the Trustee's decision relating to the payment of a total and permanent disablement (TPD) benefit in the following circumstances:

- if you permanently ceased employment because of the illness or injury that caused you to lodge the TPD claim, then your claim must be made to the Trustee within **two years** of you permanently ceasing employment and your complaint must be made to AFCA within **four years** of the trustee's decision about your claim
- if you did not permanently cease employment because of the illness or injury that caused you to lodge the TPD claim, your complaint must be made to AFCA within **six years** of the trustee's decision about your claim.

Where the Trustee has provided you with a written notice about its proposed payment of a death benefit and has given you 28 days to lodge any objection with the Trustee, you must lodge your objection within that time. The Trustee will then send you a second letter setting out its final decision no later than 90 days after the end of that 28-day period. That letter will also advise you that you have 28 days from the date of receipt of the letter to lodge a complaint with AFCA. You must lodge your complaint with AFCA within those 28 days or AFCA cannot hear your complaint. The only exception to this rule is if the Trustee does not follow this procedure, in which case the 28-day time limit does not apply.

If the Trustee has notified you that it has given certain information about your superannuation to the Australian Taxation Office (and given you a copy), you must lodge any complaint relating to that information with AFCA within 12 months of the date of notification.

Any other complaints should generally be lodged with AFCA within two years of receiving a response from the Trustee to your complaint. If the decision or conduct is more than two years old, AFCA has the discretion to extend this two-year timeframe, although it will not generally do so.

Can I ask for reasons for the Trustee's decision?

The Trustee must provide reasons for final decisions (i.e. after considering any objections to initial decisions) in relation to complaints about death benefit distributions.

If your complaint was about a matter other than a death benefit distribution, we must provide reasons for our decision if we reject or partially reject your complaint.

If we fail to make a decision on your complaint within 90 days of receiving it, you can request reasons for our failure to do so. We must provide those reasons within 28 days.

Contacts

Trustee

Heidelberg Australia Superannuation Fund
The Fund Administrator
PO Box 1442
Parramatta NSW 2124

Helpline: 1800 127 953

Email: heidelbergsuperadmin@linksuper.com

Website: www.heidaustsf.com

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Enquiry line: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Office of the Australian Information Commissioner

GPO Box 5218
Sydney NSW 2001

Enquiry line: 1300 363 992

Email: enquiries@oaic.gov.au

Website: www.oaic.gov.au

Heidelberg Australia Superannuation Fund

ENQUIRIES AND COMPLAINT FORM

PERSONAL DETAILS OF PERSON MAKING ENQUIRY OR COMPLAINT (if applicable)

Given name: _____ **Surname:** _____

Address: _____

Member No: _____ **Telephone Number:** _____

(if applicable)

ENQUIRY OR COMPLAINT

A description of my enquiry or complaint is set out below. I have included all details of relevant dates and events and I have attached a copy of all relevant correspondence and documents.

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Signature: _____ **Date Signed:** ___/___/___

Please return your completed form to:
Heidelberg Australia Superannuation Fund
The Fund Administrator
PO Box 1442
Parramatta NSW 2124
or email to:
heidelbergsuperadmin@linksuper.com