

How to lodge a complaint

Contact us if you have an enquiry or experience a problem

If you have a complaint, please contact us so that we can work together towards a resolution.

Make an enquiry

If you have an enquiry about your super or you experience a problem, please contact us in any of the following ways so we can try to resolve the issue quickly.

Phone: 1300 366 216

Email: memberservices@vicsuper.com.au

Mail: VicSuper
GPO BOX 89
Melbourne VIC 3000

Lodging a complaint

We can usually answer any questions you have about your account over the phone. If you're not satisfied with the response or need more help, please contact our Complaints Team:

Online: vicsuper.com.au/contact

Phone: 1300 366 216 Monday to Friday 8:30am to 5:00pm (AEST)

Phone Intl: +61 3 9667 9875

In writing: VicSuper Complaints Officer
GPO Box 89
Melbourne VIC 3001

WHAT INFORMATION DO YOU NEED TO PROVIDE WITH YOUR COMPLAINT?

When you lodge your complaint, please complete the attached *Complaint registration* form that includes:

- your contact details
- copies of any supporting documents in relation to your complaint
- your suggestions for how you would like us to resolve your complaint

Providing us with as much supporting information as you can will help us resolve your complaint as quickly as possible.

Claim Dispute

If you are not satisfied with a insurance claim and wish to dispute a death benefit distribution or a decision on a total and permanent disablement (TPD) claim, you can ask the Trustee to review the decision by writing to:

VicSuper Complaints Officer
Aware Super
GPO Box 89
Melbourne VIC 3001

On receipt of your dispute notice we will review the decision previously made and may request you to provide additional information or clarify points made in your dispute.

Once we receive your complaint, we will investigate and try to resolve your concerns as soon as possible, generally within 30 days.

If you're not satisfied with the outcome, you can contact the Australian Financial Complaint Authority (AFCA). AFCA provides free and independent service to help resolve complaints and can be contacted as follows:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

Time limits apply to some types of complaints lodged with AFCA. For example, AFCA can only deal with a complaint about a decision relating to the payment of a total and permanent disablement (TPD) benefit if:

- you have ceased employment because of the physical or mental condition that gave rise to your claim for TPD; and
- you lodged a claim within two years of leaving employment. You then have four years from the decision to make a complaint.

If you did not permanently cease employment, your complaint must be made to AFCA within six years of the decision being made.

Death benefit distribution

Where the dispute is in relation to a death benefit distribution, you have 28 days from the receipt of the Trustee's claim-staking letter to object to the initial proposal for the distribution of a death benefit and/or to complain to AFCA if you are not satisfied with the response to your objection. The time limits only apply if you have been given correct notice of the 28-day period.

If you are not notified of the 28-day period (or the notification is incorrect/faulty) the time limits do not apply.

HERE TO HELP



Super can be complicated and sometimes you just want to know that you're making the right decisions. Because the right decisions about your super can make a real difference to your financial future.

So if you've got any questions, or you just want the comfort of knowing you're on the right track, getting some advice can help.

Aware Financial Services can answer simple questions about your super over the phone or, if your situation is more complex, prepare a full financial plan for you. It's all up to you, there's no obligation. Book online at vicsuper.com.au/advice or call **1300 366 216** to arrange an appointment.

Get in touch

Phone: **1300 366 216**
(from outside Australia +61 3 9667 9875) and speak to us between 8.30am and 5pm (AEST), Monday to Friday.

Email: memberservices@vicsuper.com.au



Important Information

This document has been prepared without taking into account your objectives, financial situation or needs. You should therefore consider the appropriateness of the advice in light of your individual circumstances before acting on the advice. You should also obtain and consider a copy of the relevant Product Disclosure Statement available at vicsuper.com.au/pds before making any decisions.

Issued by Aware Super Pty Ltd (ABN 11 118 202 672, AFSL 293340) the trustee for Aware Super (ABN 53 226 460 365). This document has been prepared by Aware Super Pty Ltd (referred to in this document as the 'Trustee', 'we', 'us', 'our'), the trustee for Aware Super (referred to as 'Aware Super' or 'the Fund'). VicSuper is a division of the Fund which includes the VicSuper FutureSaver product. The Fund is governed by a trust deed ('Trust Deed') as amended from time to time. For a copy of the Trust Deed see vicsuper.com.au/trustdeed or alternatively, you can contact the Member Centre on **1300 366 216**.

Step 3:
Provide a summary
of your complaint

Please describe the nature of the complaint and attach additional pages if necessary. You should provide any documents and other information that may support the complaint and its resolution.

Step 4:
How you would like
your complaint resolved?

Please tell us how you would like your complaint resolved.

Step 5:
Read our privacy
information

The personal information provided on this form is collected by and held for Aware Super, in accordance with the Australian Privacy Principles of the *Privacy Act* 1988 (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 366 216** or visit vicsuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 6:
Declaration

I declare that the information included in this form is a true and accurate representation of the events leading to this complaint.

I have read and understand the VicSuper privacy policy.

Signature

Date

Step 7:
Send your completed
form to

VicSuper Complaints Officer
Aware Super
GPO Box 89, MELBOURNE VIC 3001

Note: We cannot accept this form via fax or email