

Complaints Policy

for Australian Retirement Trust clearing house



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This is the Precision Administration Services (PAS) Complaint Handling Policy. This policy outlines relevant information for customers on how to lodge a complaint, key steps in the complaint resolution process, and details about accessing the Australian Financial Complaints Authority (AFCA).

Precision Administration Services (PAS) is the name we use to describe the entity that issues and operates “Beam”, a clearing house product and single-touch payroll (STP) reporting service, and “Australian Retirement Trust clearing house”, a clearing house product. Precision Administration Services Pty Ltd (ABN 47 098 977 667, AFSL No.246 604) is wholly owned by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228 975) as Trustee for the Australian Retirement Trust Superannuation Fund (ABN 60 905 115 063).

Australian Retirement Trust has its own Complaints Management Policy.

Why do we have this policy?

By law, Australian Financial Services (AFS) Licensees must have an internal dispute resolution (IDR) procedure that details how we manage complaints about how we provide financial services. Our aim is to provide fairness to you and all parties throughout the investigation and resolution process. This policy explains the principles for how we manage complaints.

Key Principles

All complaints must be handled efficiently and effectively in accordance with legislative requirements with the aim of ensuring we manage our complaint handling procedures objectively and fairly. We analyse complaint data to identify opportunities to improve our products and services, and the experience for customers.

Scope

This policy sets out the process for internal dispute resolution (IDR) and applies to customer interactions that meet the definition of a complaint, except comments made about PAS where a response is not expected, for example:

- feedback provided through a survey; and/or
- information provided solely to bring an issue to the attention of the PAS, e.g. a webpage is not working as expected.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about PAS, related to its products or services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. Some examples of complaints include:

- dissatisfaction with financial advice provided or delay in service in providing the advice.
- dissatisfaction with a service provided or delay in administering a service; and
- dissatisfaction with terms or conditions related to one of our products.

Who can make a complaint?

Complaints can be made by or on behalf of:

- authorised third parties e.g. financial advisers or legal practitioners
- employers; or
- payroll providers.

How to make a complaint

If you have a complaint about the financial products or services we provide, we want to know about it as soon as possible. You can lodge your complaint with us by:

- calling us
- webchat
- emailing us
- posting us a letter

Phone: 1800 316 585

Mon – Fri

8.00am – 6.00pm (AEST)

Email:

clearinghousecomplaints@australianretirementtrust.com.au

Post: *Clearing House Team*
GPO Box 2924
Brisbane QLD 4001

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To help us respond to your complaint in a timely and efficient manner, please let us know as much information as possible about your complaint:

- your full name and contact details
- the name of your organization
- the details about your complaint including supporting documentation, where appropriate; and
- the resolution you are seeking.

Extra help to make a complaint

If you need some help to make a complaint, or you'd like more information call 1800 316 585 and we will help you to make your complaint.

Our process

When we receive your complaint, we will promptly begin investigating the complaint so we can resolve it for you as quickly as possible. If we haven't resolved your complaint at the first point of contact, we will follow these steps to try and resolve your complaint.

Acknowledgement

When we receive your complaint, we'll let you know. We may acknowledge your complaint verbally or in writing, based on the method you used to lodge the complaint and any preferences you've expressed about the communication method you prefer.

Early resolution – 5 business days

We will always try to resolve your complaint as quickly as possible. Most complaints should be able to be resolved within 5 business days of us receiving it. We will always provide you with a written response if you request it.

Investigation & assessment

If we cannot resolve the complaint for you within the first five business days and it requires further investigation, we are required to resolve within 30 calendar days of receiving your complaint.

Where we cannot resolve within the 30 calendar days, we'll let you know the reason(s) for the delay in writing and explain your right to escalate the matter to the Australian Financial Complaints Authority (AFCA) including AFCA's contact details.

What next?

If you are not satisfied with the outcome of your complaint or your complaint has not been handled fairly and reasonably within the required timeframe, you can refer the matter to AFCA. AFCA provides fair and independent complaint resolution service for financial services, and their service is free to use.

Please note the scope of matters AFCA can deal with has some limitations. It is possible that AFCA cannot deal with your matter. AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply.

You can contact AFCA by:

Phone: 1800 931 678 (free call)

Post: *Australian Financial Complaints Authority Limited*
GPO Box 3
Melbourne VIC 3001

Website: afca.org.au

Email: info@afca.org.au

Privacy

We only gather the relevant personal information we need to address a complaint.

You can read our privacy policy online at australianretirementtrust.com.au/precisionprivacy and beamconnect.com.au/privacy