

Important information about making a complaint

For Australian Retirement Trust

If you're unhappy with the service provided by Australian Retirement Trust or how we operate you can tell us through our official complaints process. Through this process, we'll work hard to try and resolve your concerns as quickly as possible.

Internal dispute resolution

You can access our internal dispute resolution procedures by contacting us to discuss your concerns in the following ways:

- 13 11 84
- australianretirementtrust.com.au/contact-us
- Australian Retirement Trust

Customer Relations Team
GPO Box 2924
Brisbane QLD 4001

Access to the internal dispute resolution procedure is provided to you at no additional cost. We'll do everything within our power to resolve the issue as quickly as possible. If we cannot resolve your complaint within the applicable timeframe (see below) we'll write to you prior to this date about the progress of your complaint.

1. Complaints from customers in relation to the quality of General and/or Personal advice received from Representatives of Sunsuper Financial Services Pty Ltd: 30 calendar days
2. Complaints/objections in relation to Death benefit distributions: 90 calendar days, which commences after the 28-calendar-day claim staking period has elapsed
3. Complaints in relation the privacy of your personal information: 30 calendar days
4. All other complaints: 45 calendar days

Escalating your complaint

If you're unsatisfied with Australian Retirement Trust's final response to your complaint after going through the internal dispute resolution process, or Australian Retirement Trust has not provided a final response within the applicable timeframe, you may escalate your complaint to an external dispute resolution scheme free of charge.

There are two different external dispute resolution schemes you can escalate your complaint to depending on your complaint:

1. The Australian Financial Complaints Authority
2. Office of the Australian Information Commissioner

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides fair and independent financial services complaint resolution at no additional cost to consumers.

It's important to know that the scope of matters AFCA can deal with is limited by legislation and there may be some matters they cannot deal with.

AFCA can only deal with complaints made by:

1. Members or former members of a regulated super fund
2. Persons with an interest in a death benefit
3. Parties (and intending parties) to a Family Law agreement or order affecting superannuation

AFCA is able to deal with complaints regarding all types of insurance claim decisions, however there are also some additional restrictions regarding complaints relating to Total & Permanent Disability benefits. AFCA can only deal with complaints about a Trustee's handling of a Total & Permanent Disability benefit if:

- you've ceased employment because of the physical or mental condition that gave rise to your claim for Total & Permanent Disability; and
- you lodged a claim within two years of leaving the employment; and
- you submit the complaint with AFCA within 4 years of the decision, or
- your complaint is made to the Tribunal within six years after the fund's decision has been made.

AFCA will advise you if they're able to deal with your complaint and if so, what information is required.

If you lodge your complaint directly with AFCA before you have raised it with Australian Retirement Trust, AFCA will generally refer your complaint to Australian Retirement Trust to consider the matter within timeframes specified by AFCA.

Important information about complaints relating to Death benefit distributions

It's important to note that there are a few additional time restrictions regarding complaints relating to Death benefit distributions. If you're unhappy with our initial proposal of the distribution, you have 28 calendar days from the receipt of our claim staking letter to object. If, following your objection, the distribution decision is changed by the Trustee of Australian Retirement Trust, and you object again, the timeframes will start again. If, following your initial objection, the distribution decision remains unchanged by the Trustee of Australian Retirement Trust, and you are still unhappy with the decision, you have 28 days to lodge a complaint with AFCA.

Contact details

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001
www.afca.org.au
info@afca.org.au
1800 931 678

Office of the Australian Information Commissioner

If your complaint relates to the privacy of your personal information or if you believe we've not managed your personal information as set out in our Privacy Policy, or have otherwise not complied with our obligations under the Privacy Act, you can contact the Office of the Australian Information Commissioner (OAIC).

Contact details

Director of Privacy Case Management

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
enquiries@oaic.gov.au
1300 363 992