

## Handling your enquiry or complaint

If you have any enquiries, you should contact the Client Services Team of the fund.

Contact details to either phone or email are above or can be found online at [onesuper.com/our-super-funds/](http://onesuper.com/our-super-funds/).

For enquiries, we will generally respond in 3 days. However sometimes further time is required for more complicated matters. If we need more time, we will contact you, and provide the reasons for the delay, and the options available to you.

### Our internal dispute resolution (complaints) process

We endeavour to provide the highest possible standards of service to all clients at all times; consequently, it is always disappointing when a client has cause to complain. We welcome the opportunity to resolve any complaint in a prompt and fair manner.

Should you wish to make a complaint please contact us on the details below:

#### **Praemium Complaints Handling Officer**

**Email:** [au-complaints@praemium.com](mailto:au-complaints@praemium.com)

**Mail:** PO Box 322 Collins Street West, Melbourne, 8007

We know that accessing and understanding financial services can be difficult. If you think you may need assistance to lodge a complaint please contact us, or arrange for your representative to contact us. We will endeavour to assist you with lodging your complaint.

Complaints will be dealt with in accordance with the Trustee's Privacy Policy where a written complaint is received from an eligible person, that is, a member or former member of the Fund, a representative of the complainant, a person acting for the estate of a former member, or a person who has an interest in the death benefit.

If you are not satisfied with our internal dispute resolution (IDR) response, or we have not resolved your complaint within 45 days (or for death benefit distribution complaints within 90 days), you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

If we have not had an opportunity to resolve your complaint first, AFCA may ask us to work with you to investigate and respond to your complaint before they commence their process.

### Our external dispute resolution (complaints) process – AFCA

AFCA is an external dispute resolution scheme that deals with complaints from consumers in the financial system. AFCA is a service authorised by the Federal Government to provide fair and independent financial services complaint resolution. It is free to use. Time limits may apply to make a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out more if or when the time limit relevant to your circumstances expires.

#### **Australian Financial Complaints authority (AFCA)**

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Call:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Write to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

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