

Issued 1 November 2018

Enquiries and complaints

Enquiries

It's important to us that you understand the features of your account with us and how super works – this will help you to make the most of your super and maximise the savings you have to support your retirement.

The easiest place to find information about super or your account is to start with the Member Guide (Product Disclosure Statement) or Member Booklet for your division or product in our fund, available from oursuperfund.com.au/memberbooklets, or follow the menu links from any page on our website to Forms & publications > Member booklets. You can also call us for a copy. Our website also has a range of fact sheets, videos and other information to help you learn more about super.

As a member of Commonwealth Bank Group Super, you are also entitled to obtain certain information about the fund itself, such as the trust deed, audited financial statements, actuarial reports, procedures for the appointment and removal of directors or the trustee's constitution. You can generally find this type of information at oursuperfund.com.au/fundinfo, or follow the menu links to About us > Our trustee, or call us for a copy.

Complaints

Lodging a complaint

The fund has a formal process for handling complaints about its operation or management. In the event that our internal process doesn't achieve a timely resolution, the process also includes escalation to an independent external complaints resolution body.

If you have a complaint, you should contact us by phone, email or in writing (see contact details on page 2) and we will acknowledge to you that we have received your complaint.

We will make every effort to respond to your complaint as soon as possible, but please understand that in some cases it may take time to collect any relevant information.

You should receive a response from us within 90 days, which is the timeframe provided under super law. If it takes longer than 90 days to issue you with a final response, we will write to you explaining why a decision has not yet been made and give you an updated timeframe.

If you feel that you have been treated unfairly or disadvantaged by a decision by our administrators or insurer, you can refer your complaint directly to the Complaints Officer via our mailing address (page 2).

Any information collected during the handling of your complaint will be handled in accordance with our privacy policy, available from oursuperfund.com.au/privacy or by contacting us.

Alternatively, you have the option to lodge your complaint with an independent external complaints resolution body, the Australian Financial Complaints Authority (see the following section).

How we handle your information

We are committed to protecting the personal and sensitive information that we may hold about you. The fund's privacy policy complies with the Australian Privacy Principles and the Privacy Act 1998, which govern the way we collect, use, exchange and secure information about you.

Any information we collect from you during the handling of your complaint will be used, or in some cases exchanged with our service providers, for the purposes of managing and resolving your complaint and managing your super.

During the handling of your complaint, we may request additional information from you. If you do not provide this information, we may not be able to properly assess, manage and resolve your complaint.

We may sometimes collect information about you from third parties, such as your employer, a previous super fund, your financial adviser, our related entities or publicly-available sources.

We may exchange your information with third parties where this is required in order to deal with your complaint. In some cases, third parties, including our service providers, may operate or hold data outside Australia. Our privacy policy provides more information on sending information overseas.

Our Privacy Policy, including details of how to access the Privacy Policies of our administrators, is available free of charge from our website oursuperfund.com.au/privacy or by contacting us. It sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides further detail about how we deal with privacy complaints.

Lodging or escalating a super-related complaint with AFCA (excluding privacy complaints)

You may choose to lodge your complaint directly with the Australian Financial Complaints Authority (AFCA), or escalate your complaint to AFCA if you are not satisfied with the way that we deal with your complaint or our decision.

AFCA is an independent government dispute resolution body to help members and other beneficiaries resolve certain types of complaints with super funds. AFCA has the power to conciliate, which means helping you and the fund come to an agreed resolution. If conciliation is unsuccessful, the complaint is referred for a determination by AFCA, which is binding.

There are timeframes that apply to lodging a complaint with AFCA. For example, if a complaint relates to a claim for total and permanent disablement or the allocation of a death benefit, it's particularly important to be aware that it must be lodged with AFCA within specific timeframes from the fund's original decision on the claim. You should refer to the AFCA website below for more information.

There are some complaints that AFCA cannot consider, such as:

- complaints relating to the management of the fund as a whole, e.g. a complaint about the fund's investment performance
- complaints against an employer
- matters that are the subject of court proceedings.

This is not a comprehensive list and is intended only to give you general guidance as to the types of complaints that may be considered.

To find out whether AFCA can handle your complaint and the type of information you would need to provide, as well as time limits that may apply, you should contact AFCA as follows:

- Web: www.afca.org.au
- Phone: 1800 931 678
- Email: info@afca.org.au
- Post: GPO Box 3, Melbourne VIC 3001.

Escalating a privacy-related complaint

If you lodge a complaint with us in relation to a privacy issue, we will follow our internal complaints resolution process as outlined on page 1. We will endeavour to deal with your complaint within 28 business days of receiving your complaint, but please keep in mind that super law allows us to take up to 90 days to deal with a complaint if necessary.

If you are not happy with the way a privacy-related complaint has been managed or with the outcome, you can escalate your complaint to the Office of the Australian Information Commissioner (OAIC).

The OAIC is a government agency that can investigate privacy complaints from individuals about organisations covered by the Privacy Act, such as super funds.

A privacy complaint must first have been referred to the fund's internal complaints process before it can be escalated in writing to the OAIC. Generally, you must escalate a privacy-related complaint to the OAIC within 12 months of becoming aware of the issue.


To find out whether the OAIC can handle your complaint and for information regarding requirements and time limits, you should contact the OAIC:

- Web: www.oaic.gov.au/privacy/making-a-privacy-complaint
- Phone: 1300 363 992
- Email: enquiries@oaic.gov.au
- Post: GPO Box 5218, Sydney NSW 2001


Commonwealth Bank Group Super


Accumulate Plus and Retirement Access members

 oursuperfund.com.au

 **1800 023 928** from 8am to 7pm (AEST) Monday to Friday


 oursuperfund@cba.com.au


 GPO Box 4758, Sydney NSW 2001


 (02) 9303 7700


Defined Benefit members and pensioners

 oursuperfund.com.au

 **1800 135 970** from 8am to 7pm (AEST) Monday to Friday

 via online member login

 GPO Box 4303, Melbourne VIC 3001

 (03) 9245 5827

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