

# Complaints handling

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

## Do you have an enquiry or complaint?

### 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 650 873

**Email** [enquiries@firststatesuper.com.au](mailto:enquiries@firststatesuper.com.au)

**Mail** First State Super  
PO Box 1229  
Wollongong NSW 2500

### Lodging a complaint

If your enquiry is not resolved to your satisfaction, you can lodge a complaint with First State Super's Complaints Officer. Our Complaints Officer will review your complaint and try to resolve the problem as soon as possible (within a maximum of 90 days).

You can contact the First State Super Complaints Officer by:

**Mail** Complaints Officer  
First State Super  
PO Box 1229  
Wollongong NSW 2500

**Email** [complaints\\_officer@firststatesuper.com.au](mailto:complaints_officer@firststatesuper.com.au)

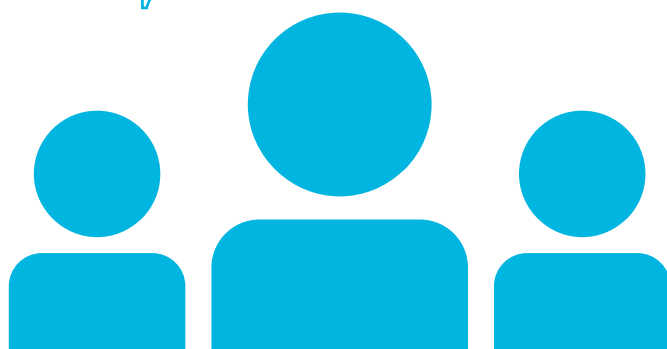
### What information do you need to provide with your complaint?

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.

## Contact us if you have an enquiry or experience a problem



### Disputes

If you are not satisfied with our response to your complaint, or you 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:

The Disputes Manager  
FSS Trustee Corporation  
PO Box R1827  
Royal Exchange NSW 1225

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. Your dispute may be referred to the next available Disputes Committee meeting.

If your dispute relates to insurance, it may be referred to the Claims Review Committee.

### If you're not satisfied

If you're not satisfied with the outcome of this process, or you do not receive a formal response within 90 days of lodging the original complaint, you may take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Commonwealth Government to help resolve certain types of complaints.

**Phone** 1300 884 114

**Mail** Superannuation  
Complaints Tribunal  
Locked Bag 3060  
Melbourne VIC 3001

Time limits apply to some types of complaints lodged with the SCT. For example, the SCT 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 have four years from the decision to make a complaint;
- your complaint is made to the Tribunal within six years after the decision has been 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 the SCT 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.



### We're here to help!

Super can be quite 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, why not give us a call?

We can answer simple questions over the phone, or if your situation is more complex, we can prepare a full financial plan. It's all up to you, no obligation, just call 1300 650 873.

Financial planning advice is provided by First State Super Financial Services Pty Ltd ABN 37 096 452 318, AFSL 240019.



### Service and advice

**Phone** 1300 650 873

**Fax** 1300 722 072

**Email** enquiries@firststatesuper.com.au

**Web** firststatesuper.com.au

**Post** PO Box 1229  
Wollongong NSW 2500

This is general information only and does not take into account your specific objectives, financial situation or needs. You should consider the Member Booklet (Product Disclosure Statement) for the product you hold or intend holding before making any decisions. Call us on 1300 650 873 for a copy, free of charge, or visit firststatesuper.com.au. FSS Trustee Corporation (FTC) ABN 11 118 202 672, AFSL 293340, the trustee of the First State Superannuation Scheme (First State Super) ABN 53 226 460 365.



