

# 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)

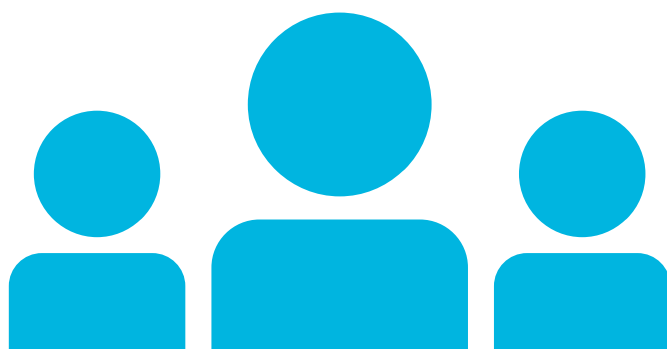
### What information do you need to provide with your complaint?

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 Australian Financial Complaints Authority (AFCA). AFCA is an independent body established by the Federal Government to assist fund members and beneficiaries resolve certain superannuation complaints.

AFCA's contact details are:

**Website** [www.afca.org.au](http://www.afca.org.au)  
**Email** [info@afca.org.au](mailto:info@afca.org.au)  
**Phone** 1800 931 678 (free call)  
**Mail** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne Vic 3001

Time limits apply to some types of complaints lodged with the AFCA. For example, the AFCA 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 then have four years from the decision to make a complaint.

If you did not permanently cease employment, your complaint must be made to AFCA within six years of the decision being 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 AFCA 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.



### 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, getting some advice can help.

StatePlus is our financial planning business and is wholly owned by us. The team at StatePlus can answer simple questions about your super over the phone, or if your situation is more complex, prepare a full financial plan for you. It's all up to you, no obligation. Book online at [firststatesuper.com.au/advice](http://firststatesuper.com.au/advice) or call **1800 620 305** (Monday to Friday 8.15 am to 8.15 pm AEST/AEDT) to arrange an appointment.

Financial planning services are provided by our financial planning business, State Super Financial Services Australia Limited, trading as StatePlus ABN 86 003 742 756 AFSL No. 238430. StatePlus is wholly owned by First State Super.




### Contact us

**Phone** 1300 650 873  
**Fax** 1300 722 072  
**Email** [enquiries@firststatesuper.com.au](mailto:enquiries@firststatesuper.com.au)  
**Web** [firststatesuper.com.au](http://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 seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about First State Super. Call us or visit our website for a copy. Issued by FSS Trustee Corporation ABN 11 118 202 672, AFSL 293340, the trustee of the First State Superannuation Scheme ABN 53 226 460 365. Financial planning services are provided by our financial planning business State Super Financial Services Australia Limited, trading as StatePlus, ABN 86 003 742 756, AFSL No. 238430. StatePlus is wholly owned by First State Super.



 Please provide details of how you would like your complaint resolved.

## 4. Complaint resolution

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## 5. Privacy

The personal information provided on this form is collected by and held for First State Super by the fund administrator, Mercer Administration, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on 1300 650 873 or visit [firststatesuper.com.au/privacy](https://www.firststatesuper.com.au/privacy) to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

## 6. Declaration


I declare that the information included on this form is a true and accurate representation of the events leading to this complaint.  
I have read and understand the First State Super privacy policy.

 Please sign and date form here.

Signature

Date (DD-MM-YYYY)  

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 Send the form to this address.

## 7. Where to send your completed form

Return the completed form to **First State Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.