

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

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 Member Resolution Manager
First State Super
PO Box 1229
Wollongong NSW 2500

Email 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
Email 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 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
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 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.

