

# Complaints handling policy

November 2024

## Making a complaint

If you wish to make a complaint or you need assistance to lodge a complaint, please call us on 1800 000 086. You can also lodge your enquiry or complaint by mail or email.

ANZ Staff Super  
GPO Box 2139  
MELBOURNE VIC 3001

Phone 1800 000 086 (free call)  
Email [enquiry@anzstaffsuper.com](mailto:enquiry@anzstaffsuper.com)

## What happens when you make a complaint?

When we receive your complaint, we will:

1. issue you with an acknowledgement within 24 hours of receiving your complaint if we are unable to resolve it immediately;
2. investigate and assess your complaint; and
3. provide you with a written response within the relevant timeframe.

For the purposes of considering your complaint, we may need to request further information from you, your agent or any other person that may be considered relevant in relation to the complaint.

There are regulatory timeframes in which we need to respond to complaints. The relevant timeframe depends on the type of complaint:

- For superannuation complaints (other than complaints about death benefit distributions), you should expect a response no later than 45 days after we receive your complaint.
- For complaints about death benefit distributions, you should expect a response no later than 90 days after the 28 day period for objecting to a proposed death benefit distribution expires.

We will endeavour to respond to your complaint within these timeframes and we will let you know if there is a delay.

## External dispute resolution

If your complaint is not resolved by ANZ Staff Super to your satisfaction or it hasn't been resolved within the relevant timeframe, you may refer it to the Australian Financial Complaints Authority ("AFCA"). AFCA is an independent dispute resolution body set up by the Federal Government to deal with complaints relating to the financial system. AFCA may be able to help you resolve your complaint about ANZ Staff Super and it is a free service for consumers.

The contact details for AFCA are:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

Phone 1800 931 680  
Email [info@afca.org.au](mailto:info@afca.org.au)

When considering whether to refer a matter to the AFCA, you should be aware of the following:

- the AFCA cannot consider the complaint unless you have already been through ANZ Staff Super's internal complaints procedure;
- the AFCA can only deal with specific issues and cannot deal with complaints about general operational issues, such as investment policy or investment performance; and
- there are time limits for lodging certain complaints.

For more information about AFCA's approach, visit its website [afca.org.au](http://afca.org.au).

## Privacy

Any information collected during the handling of your complaint will be handled in accordance with our privacy policy, which can be found online at [anzstaffsuper.com/support/privacy](http://anzstaffsuper.com/support/privacy)