

Complaint Handling Guide

1 June 2024

About this guide

This *Complaint Handling Guide* is prepared and issued by Australian Retirement Trust Pty Ltd (“the Trustee”) (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063), QInvest Limited (“QInvest”) (ABN 35 063 511 580, AFSL 238274), Sunsuper Financial Services Pty Ltd (“Sunsuper Financial Services”) (ABN 50 087 154 818, AFSL 227867), and QInsure Limited (“QInsure”) (ABN 79 607 345 853, AFSL 483057).

In other sections of this guide, the Trustee, QInvest, Sunsuper Financial Services, and QInsure are also referred to as ‘Australian Retirement Trust entities’, ‘we’ or ‘us’.

QInvest, Sunsuper Financial Services, and QInsure are each wholly owned by the Trustee as an asset of Australian Retirement Trust. Any reference to ‘QSuper’ is a reference to the Government Division of Australian Retirement Trust.

Why do we have this guide?

The purpose of this guide is to provide you with information about our internal dispute resolution (IDR) process, including how you may make a complaint, and our approach to managing complaints.

Our approach

All complaints must be handled efficiently and effectively in accordance with legislative requirements, regulatory guidelines, and standards, with the aim of ensuring we manage our complaint handling procedures objectively and fairly. We analyse complaint data to identify opportunities to improve our products and services, and experience for members, members’ beneficiaries and third parties.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about Australian Retirement Trust entities, about its products or services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or legally required.

Some examples of complaints include:

- Dissatisfaction with financial advice provided or delay in service in providing the advice.
- Dissatisfaction with a service provided or delay in completing administration of a superannuation account.
- Dissatisfaction with terms or conditions related to one of our products.
- An objection to a proposed decision about how and to whom to pay a superannuation death benefit distribution.
- Dissatisfaction with the handling of an insurance claim.


Who can make a complaint?

Complaints can be made by or on behalf of:

- A member of Australian Retirement Trust or former member of either QSuper, Sunsuper or Australian Retirement Trust.
- A client or former client of QInvest or Sunsuper Financial Services.
- A beneficiary with an interest in a death benefit, including a person acting for the deceased member’s estate.
- A spouse or former spouse of a member who is, or intends to be, party to an agreement under the *Family Law Act 1975* or subject to an order affecting superannuation and is eligible to request information about our member’s superannuation interest.
- Authorised third parties, e.g. financial advisers, or legal practitioners.
- Employers
- Service providers.

How to make a complaint

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, we want to know about it as soon as possible. Here's how you can lodge a complaint with us:

Phone:  **13 11 84**
1300 360 750 (QSuper Member Centre)

If you would prefer not to phone

Online: australianretirementtrust.com.au/contact-us/email-us
secure.australianretirementtrust.com.au/AdviserOnline
qsuper.qld.gov.au/contact-us
qinvest.com.au/contact-us
memberonline.qsuper.qld.gov.au/your-super/email-us

Email: australianretirementtrust.com.au/contact-us/email-us
qsuper@qsuper.qld.gov.au
info@qinvest.com.au

In person: **Australian Retirement Trust
Member Centre**
Brisbane City
266 George Street
Mon – Fri 8.00am – 5.00pm

QSuper Member Centre
Sunshine Coast University Hospital
Ground Floor, Main Hospital Building,
6 Doherty Street, Birtinya
Mon – Fri 7.30am – 4.00pm

Post: **Australian Retirement Trust
The Complaints Manager**
GPO Box 2924
Brisbane, QLD 4001

QSuper
The Complaints Manager
GPO Box 200
Brisbane QLD 4001

To help us respond to your complaint in a timely and efficient manner, please let us know as much information as possible about your complaint:

- Your full name and contact details.
- Your client number or account number (if you are a member or former member).
- The details about your complaint including supporting documentation, where appropriate.
- The resolution you are seeking.

Our process

Early resolution and acknowledgement

We aim to resolve your complaint as quickly as possible. If we are unable to resolve your complaint straight away, we will contact you (by phone, email, or letter) to confirm we have received it, generally within one business day.

There are also situations where a written response will always be provided, such as when your complaint relates to:

- A financial hardship claim.
- The decline of an insurance claim.
- The value of an insurance benefit.
- Any decision of the Trustee (or failure by the Trustee to make a decision) relating to a complaint.

If this is the case, your complaint will be referred to our specialist team for investigation and management.

Investigation and response

Where the complaint is not resolved within 5 business days, or you request a written response, the complaint will also be referred to our specialist team for further investigation.

Our investigation may include reviewing information we've given you or you've told us which may be relevant to your complaint. Once our investigation is complete, we will communicate the outcome of your complaint to you in writing. If we have not resolved your complaint to your satisfaction, we will include the reason/s for our decision and refer to the information we considered to reach our decision.

Where possible, we will provide you with a written response of the outcome to your complaint within the following timeframes:

Reason for complaint	Timeframe to respond
Financial services we provide	Within 30 calendar days after receiving your complaint
Administration of your superannuation benefit or insurance claim	Within 45 calendar days after receiving your complaint
Distribution of superannuation death benefit	Within 90 calendar days after expiry of the initial 28-calendar-day period for objecting to a proposed death benefit distribution

If we cannot meet the response timeframe in the preceding table, we'll let you know before the timeframe expires. We'll also let you know the reason/s for the delay and explain your right to escalate the matter to the Australian Financial Complaints Authority (AFCA) if you wish and provide their contact details.

If you're unhappy with the outcome of your complaint and believe the matter has not been resolved, you can lodge a complaint with AFCA.

AFCA provides fair and independent complaint resolution for financial services, and their service is free to use.

You can contact AFCA by:

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: afca.org.au

Email: info@afca.org.au

Extra help to make a complaint

We understand there may be times when you need additional support, and we are committed to supporting our members who experience barriers to making a complaint. These barriers may include:

- Ability to provide a complaint.
- Trouble in explaining or communicating your complaint to ART; and
- Ability to understand ART's response to your complaint.

To overcome any barriers and meet your needs, we will consider your individual circumstances to identify how we can best support you in your complaint, including:

- Accepting complaints by any available channel including verbally or in writing.
- Requesting only the necessary information to respond to your complaint.
- Accepting a complaint from any person on your behalf e.g. interpreter services, family, or friends.
- Clarifying the issue/s to make sure we understand your complaint.
- Identifying available resources or support services for you.
- Training our staff to handle your complaint efficiently and effectively; and
- Providing appropriate support as required.

If you need any additional support or are unsure which services may be available, please contact us and we'll work with you to identify how we can best help you.

We take your privacy seriously

We only gather the relevant personal information we need to investigate and address a complaint.

You can read our *Privacy Policy* online at australianretirementtrust.com.au/disclaimers-and-disclosures/privacy-policy or qsuper.qld.gov.au/privacy or call us to request a copy.