

Your Super and You



HANDLING YOUR ENQUIRY OR COMPLAINT

Summary of procedures

We value the concerns of our members. We have an established enquiries and complaints process to record and assist members with their concerns about their superannuation member account or this product.

Enquiries

If you have any enquiries on your super member account or this product, please contact the Member Services team on 1800 816 575 or email service@supermanagers.com.au. If your enquiry is of a complex nature, please address it to the Enquiries and Complaints Officer, and forward in writing by email or letter to the email or mailing address below with complete details of the nature of the enquiry. Please also provide a contact telephone number.

If the Enquiries or Complaints Officer is unable to deal with your enquiry over the phone you. We will provide an initial response within one week, and we will generally reply to your enquiry within 28 days. However, sometimes further time is required for more complicated matters. If we need more time we'll let you know.

Complaints

Depending on the nature of your complaint we may ask for your complaint in writing by either email or letter. We will provide an initial response within one week, and may request further information.

The matter will be investigated and we will endeavour to advise you of our decision within 45 days of receipt of the complaint, however, complicated complaints may take longer to respond to. Please note that under current superannuation legislation the trustee has up to 90 days from receipt of the complaint to provide a response. Complaints will be dealt with in accordance with the Trustee's Privacy Policy and no fees will be applicable.

Where a written complaint is received from an eligible person (i.e. beneficiary, executor of the estate of a former beneficiary, or a person who has an interest in the death benefit) related to the payment of a death benefit, the Trustee will provide a written response including providing the reasons for their decision. If a complaint is made about any other matter, the eligible person may request written reasons for a decision made in relation to the complaint.

Where no decision has been made within 90 days of a complaint, the eligible person may provide a written request to the Trustee requesting reasons for the non-decision. The Trustee must provide a response detailing the reasons for non-decision within 28 days of this request.

Contact details of the Enquiries and Complaints Officer

If you have any queries about what we have said in this summary, you can ask to see a copy of the full version of the Fund's Enquiries and Complaints policy. You can do this by contacting the Enquiries and **Complaints Officer**:

Contact Us:

The Enquiries & Complaints Officer
Enterprise Plan

Address: PO BOX 1282, Albury NSW 2640

Toll Free: 1800 816 575 **Email:** service@diversa.com.au

Complaints that can be dealt with by the Superannuation Complaints Tribunal

If you are not satisfied with the final decision or if you are not provided with a response within 90 days from the date that your complaint is received, you may take your complaint to the Superannuation Complaints Tribunal. This Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries to resolve superannuation complaints.

Complaints relating to a death benefit payment should be submitted to the Tribunal within 28 days of receiving the Trustees decision. Complaints about disability benefits, in the case where the person had left their employer and permanently ceased particular employment because of the physical or mental condition that gave rise to the disability claim, must be submitted within 4 years of the Trustee's original decision. Complaints about disability benefits, in other circumstances, must be submitted to the Superannuation Complaints Tribunal within 6 years of the Trustee's original decision. To protect your interests other complaints should generally be submitted as soon as practicable after being informed of the decision.

The Tribunal may be able to assist you in resolving your complaint but only after you have followed the process set out above.

Members and beneficiaries of the Fund can make complaints to the Tribunal on the grounds that the Trustee's decision was:

- In excess of the Trustee's powers;
- A improper use of the Trustee's powers;
- Unfair and unreasonable.

However, there are certain complaints that the Tribunal cannot deal with, these include:

- A complaint that has not been first dealt with in accordance with the Fund's internal enquiry and complaints policy;
- A complaint that relates to the management of the Fund as a whole, such as the investment strategy or the general level of the fees and charges;
- A complaint against the employer;
- Complaints by employers, trustees and individuals who are not members or beneficiaries of the Fund.

This is not a comprehensive list of the jurisdiction of, or timeframes applicable to the Tribunal. To confirm whether you can complain to the Tribunal you should contact the Tribunal directly.

Contact details of the Superannuation Complaints Tribunal

Phone: 1300 884 114

Fax: (03) 8635 5588

Email: info@sct.gov.au

Or by Mail to:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

The information in this document has been prepared by OneVue Super Services Pty Ltd ABN (74 006 877 872), AFSL 246883 as the Fund Administrator. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation and needs. Before making any decisions regarding your benefits in Enterprise Plan sub Fund of the Executive Super Fund ABN 60 998 717 367 (the Fund) it is important that you consider the current Product Disclosure Statement (PDS) relevant to your category of membership having regard to your own situation and needs. Copies of the various PDS' are available on the Enterprise Plan's website www.enterpriseplan.com.au. You should consult a licensed or authorised financial adviser if you require advice that takes into account your personal circumstances.