

Summary of Dispute Resolution Policy

The Trustee manages complaints via its Internal Dispute Resolution (IDR) Policy and Procedures.

The Policy and Procedures set out the processes for dealing with inquiries and complaints relating to the Fund in accordance with:

- the relevant provisions of the *Superannuation Industry Supervision Act* 1993 and related regulations (collectively **SIS Act**);
- the relevant provisions of the *Corporations Act* 2001 and *Corporations Regulations* 2001 (collectively **Corps Act**);
- the *Superannuation (Resolution of Complaints) Act* 1993;
- Enforceable guidelines provided by ASIC in its Regulatory Guide RG271 (**RG 271**): *Internal Dispute Resolution* (replacing guidelines provided by ASIC in its Regulatory Guide RG165 - *Licensing: Internal and External dispute resolution*)
- Australian Standard AS ISO 10002:2014 (**AS ISO 10002:2014**); and
- ASIC Regulatory Guide 267 Oversight of the Australian Financial Complaints Authority (**RG 267**);
- Australian Financial Services Authority Complaint Resolution (**AFCA**) Scheme Rules dated 1 November 2018.

The Policy and procedures were adopted by the Trustee on 22 September 2021 and have been prepared in compliance with Regulatory Guide RG271 (**RG 271**).

The Policy and procedures include the following:

- Internal Dispute Resolution procedures that have been approved by the Trustee.
- The identification of the 'roles and responsibilities' of various parties involved in the Trustee's dispute resolution arrangements.
- The adoption of 'guiding principles' for handling complaints
- A procedure for the management of complaints
- Processes for uplifted reporting of complaints to the Board including the identification of system issues, the suitability and effectiveness of the IDR procedures.
- A requirement to review the IDR process annually and conduct a **compliance audit** to ensure compliance with the policy and procedures.