



Goldman Sachs & JBWere Superannuation Fund

Information Sheet: **INTERNAL DISPUTE RESOLUTION**

Issued October 2021

How to lodge your complaint

A complaint may be made from various sources and in many forms including toll-free telephone number, email, written, online or in person.

Contact Details:

Helpline: 1800 025 026
Mail: GPO Box 4303
Melbourne, Victoria 3001
Email: gsjbw.admin@mercer.com

If you require assistance with lodging your complaint, contact our Helpline in the first instance and where necessary arrangements such as an interpreter, or information about the Internal Dispute Resolution process can be provided in other formats or languages.

Acknowledgement of your complaint

Where an issue is not fully resolved at a first point of contact (typically a phone call), an acknowledgment letter will be sent to you.

No written acknowledgement is provided where the issue is fully resolved at a first point of contact (typically a phone call) and there are no further actions required by the Fund Administrator, the Trustee or the person making a complaint.

Assessing and investigating your complaint

Complaints that are not resolved within first point of contact are referred to our Resolutions Team. Our Resolutions Team will aim to resolve your complaint within 5 business days.

If your complaint is not resolved within 5 business days, the complaint will be allocated to the Fund Administrator. You will be advised if this is the case for your complaint and all communication will include the direct number of the Complaint Manager assigned to your complaint.

The Complaints Manager will be responsible for investigating and assessing your complaint and providing you with a written response to your complaint.

The Complaints Manager deals with all complaints **except:**

- Complaints in relation to a death benefit distributions or disability benefit decisions – these are escalated to the Complaints Officer;
- Complaints requiring any monetary compensation – these are escalated to the Complaints Officer.

Your complaint response

If your complaint has been allocated to the Complaints Manager or Complaints Officer, you will receive a written response to your complaint that will include the following information

- the final outcome of the complaint (either confirmation of actions taken to fully resolve the complaint or reasons for rejection or partial rejection of the complaint);
- your right to take the complaint to AFCA if you are not satisfied with the response;
- the contact details for AFCA;
- if the complaint relates to a death benefit distribution, the 28-day time limit for lodging complaints with AFCA.

The level of detail in a response will reflect the complexity of the complaint and the nature and extent of any investigation conducted.

Response timeframes

The Complaints Manager or Complaints Officer has 45 days to resolve your complaint.

The Complaints Manager or Complaints Officer may require more than 45 days to resolve your complaint if:

- the resolution of the individual complaint is particularly complex; and/or
- circumstances beyond the Trustee's control are causing complaint management delays.

The Complaints Manager or Complaints Officer will notify you if additional time is required to resolve your complaint by providing you with a Delay Notification.

Complaints about decisions in relation to death and disability benefits

If your complaint is in relation to the proposed distribution of a death benefit or a decision in relation to disability benefits, the Trustee has 90 days in which to respond to your complaint.

Any complaints about a proposed death benefit distribution or disability benefits must be referred to Trustee for consideration and resolution.

If you are not satisfied with the Trustee's consideration and resolution of your complaint you can make a complaint to AFCA within 28 calendar days.

Referring complaints to AFCA

If your complaint takes longer than 45 days to resolve, or you are not satisfied with the resolution of your complaint, you have the option of lodging a complaint with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Complaints relating to a death benefit payment must be submitted to the AFCA within 28 days of receiving the Trustee's decision. Complaints about disability benefits must be submitted within 3 years of the Trustee's original decision. To protect your interests other complaints must generally be submitted within 12 months of the decision.

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