



## Vulnerable Consumers Policy

### Additional Support

We understand that not all members are the same and offer a range of services to help you get the best out of your super. These services are part of your TelstraSuper membership – there is no additional cost.

### Difficulties proving your identity

Special rules can apply for the identification of Aboriginal or Torres Strait Islander peoples. TelstraSuper may accept alternative forms of identification, such as a statement from a referee, in line with the AUSTRAC\* Guidance for identification of Aboriginal and Torres Strait Islander peoples.

Requirements for referee statements are outlined in our **Indigenous Persons Identity Referral** form. If you need assistance in proving your identity please let us know.

In some other limited circumstances, members may be unable to meet TelstraSuper's usual proof of identity requirements (as set out in our Proof of ID Guide). This may occur, for example, because a member:

- is a minor;
- is applying from an overseas destination, is itinerant or is subject to unusual but seemingly not suspicious circumstances;
- the person certifying a copy of relevant documentation is not from within the list of persons able to certify documents (e.g. because the member is currently overseas); or
- does not possess, and is unable to obtain, necessary information or proof of identity. This may include a person whose birth was not registered or who is homeless, an undocumented arrival, a person living in remote areas, a transgender or intersex person, a person affected by natural disasters, a person with limited access to identity documents (for example because they were raised in institutional or foster care), a person with limited participation in society or a person who has not established a 'social footprint' in the community.

TelstraSuper's identification and verification procedures may be modified in these circumstances and we can request "reliable and independent documentation." The documents TelstraSuper may request could include:

- evidence that the person has an existing bank account or other superannuation account with another provider;
- other photographic identification, such as a Telstra (or related group company) identification card;
- comparison against the member's signature held within TelstraSuper's records; and/or

- multiple types of secondary identification documents where normally a primary identification document would be required.

In the case of minors, the documents could include a Medicare card, school identification or travel card, and immunisation record from the Department of Human Services.

### Translation service

Maybe English isn't your first language? We can help with translation services. We've partnered with the National Translation Services to provide assistance at no charge to our members or their dependants. Please call us on **1300 033 166** for more information.

Even if English is your first language, we know sometimes superannuation can be confusing. We're happy to explain things in plain English over the phone if you need extra help.

### Members with vision or hearing impairment

We use alternative text behind our images so reader programs can describe them to visually impaired members. We also design our website so it still works when you zoom in closer and we limit colours that are deemed hard for colour blind members to read. If something isn't working for you - or you feel it could be improved - please let us know by contacting [marketing@telstrasuper.com.au](mailto:marketing@telstrasuper.com.au).

If you are deaf or have a hearing or speech impairment, the [National Relay Service](#) provides a phone solution. The NRS website has options depending on your needs including a 'Type and Read' service and a 'Speak and Read' service. The NRS has specially trained relay officers who can act as an intermediary between you and us, and the calls can be made using different methods including internet relay, SMS relay (if you don't have internet connection) and video relay (skype) where the relay officers are trained Auslan interpreters.

### Victims of family violence

On 22 November 2018, the Government announced that it intends to allow victims of family violence the option to apply for early access to superannuation on compassionate grounds. A start date for the change has not yet been announced. We will update this page as soon as further information is confirmed.

If you or someone you know is impacted by family violence, call **1800RESPECT** on **1800 737 732** or visit [www.1800RESPECT.org.au](http://www.1800RESPECT.org.au) – in an emergency, call **000**.

### Support during insurance claims

Making an insurance claim can be a tough time of life. If you need help finding out if you're eligible to make a claim or you are in the process of making a claim, we have a dedicated team that can help. Find out more at [telstrasuper.com.au/products-and-services/insurance/making-a-claim](http://telstrasuper.com.au/products-and-services/insurance/making-a-claim). If you're having a hard time and need personal support you may find it helpful to contact Lifeline Australia on **13 11 14** or visit [www.lifeline.org.au](http://www.lifeline.org.au).

### Financial hardship

If you're going through a hard time with your finances TelstraSuper may be able to help. In [special circumstances \(as defined by legislation\)](#) you may be able to access part of your

super early. We also offer a range of member education seminars that can help you manage your money.

### **Need another kind of help?**

For further information on any of the above – or if you need another type of assistance – you can contact us on **1300 033 166** Monday to Friday 8.30am – 5.30pm (Melbourne time) or fill out our [online contact form](#).

### **We are here to help**

At TelstraSuper we're here to help you build a secure financial future. Before making any significant financial decisions why not to speak to TelstraSuper Financial Planning that has a team of phone based Advisers who can provide you with simple advice to help you maximise your super. If you'd like to discuss some strategies to grow your super or have any other queries contact us on 1300 033 166 or fill in our online contact form. There's no additional cost for our phone based advice as this is included in your TelstraSuper membership.

\* AUSTRAC is the Australian Government agency responsible for detecting, deterring and disrupting criminal abuse of the financial system to protect the community from serious and organised crime.