

## Complaints Policy

Telstra Super Pty Ltd and Telstra Super Financial Planning Pty Ltd (together 'TelstraSuper') are committed to complying with the standards and requirements for complaints set forth by the Australian Securities and Investments Commission and under the relevant law.

<p><b>How can I make a complaint?</b></p>	<p><b>In person:</b> If you are meeting with a TelstraSuper staff member, you can provide them with the details of your complaint.</p> <p><b>By phone:</b> Call us on <b>1300 033 166</b> from <b>8:30am - 5:30pm</b> (Melbourne time) Monday to Friday.</p> <p><b>By mail:</b> Complaints Officer TelstraSuper PO Box 14309 MELBOURNE VIC 8001</p> <p><b>By email:</b> <a href="mailto:complaints@telstrasuper.com.au">complaints@telstrasuper.com.au</a></p>								
<p><b>What happens when I make a complaint?</b></p>	<p>Upon receipt of your complaint, TelstraSuper will</p> <ol style="list-style-type: none"> <li>1. issue you with an acknowledgement of your complaint within 24 hours or as soon as practicable after receiving your complaint;</li> <li>2. investigate and assess your complaint; and</li> <li>3. provide you with a written response within the relevant timeframe.</li> </ol>								
<p><b>When will I receive a response to my complaint?</b></p>	<p>Different timeframes apply depending on the type of complaint as outlined in the table below.</p> <table border="1" data-bbox="533 1106 1505 1503"> <thead> <tr> <th data-bbox="533 1106 855 1144">Complaint type</th> <th data-bbox="855 1106 1505 1144">Maximum timeframe for response</th> </tr> </thead> <tbody> <tr> <td data-bbox="533 1144 855 1218">Standard complaint</td> <td data-bbox="855 1144 1505 1218">No later than 30 calendar days after receiving the complaint.</td> </tr> <tr> <td data-bbox="533 1218 855 1359">Superannuation trustee complaints, except for complaints about death benefit distributions</td> <td data-bbox="855 1218 1505 1359">No later than 45 calendar days after receiving the complaint.</td> </tr> <tr> <td data-bbox="533 1359 855 1503">Complaints about superannuation death benefit distributions</td> <td data-bbox="855 1359 1505 1503">No later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporations Act.</td> </tr> </tbody> </table>	Complaint type	Maximum timeframe for response	Standard complaint	No later than 30 calendar days after receiving the complaint.	Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving the complaint.	Complaints about superannuation death benefit distributions	No later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporations Act.
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<p><b>What if I'm unhappy with the outcome of my complaint?</b></p>	<p>If your complaint has not been resolved to your satisfaction, or has not been resolved within the relevant timeframe, you may be able to lodge a complaint with the <a href="#">Australian Financial Complaints Authority (AFCA)</a>.</p> <p>AFCA is an external dispute resolution scheme established to deal with complaints relating to the financial system and to provide fair and independent financial services complaint resolution that is free to consumers:</p> <p><b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a>  <b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a>  <b>Phone:</b> 1800 931 678 (free call)  <b>Mail:</b> Australian Financial Complaints Authority  GPO Box 3  MELBOURNE VIC 3001</p>								
<p><b>What if I need extra assistance to lodge a complaint?</b></p>	<p>We understand that not all members are the same and offer a range of services to provide you with additional support in making a complaint and accessing our services. For further information please refer to <a href="#">additional support</a> available on our website.</p>								