



Complaints Management Policy

Public Policy – 23 October 2025

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1. INTRODUCTION

Purpose

The purpose of this policy is to provide a clear and structured approach for handling and resolving complaints related to services and products offered by United Super, as the Trustee for the Construction and Building Unions Superannuation Fund (the Fund) and issuer of Cbus Super and Media Super products. It aims to ensure that all complaints are addressed in a fair, reasonable, and timely manner in accordance with relevant regulations.

We monitor complaints to identify trends and areas for improvement to our products and services; and to review the effectiveness of the complaints management process.

Guiding Principles for Managing Complaints

Visibility: That we take reasonable steps to ensure complainants and interested parties know about the existence of our IDR procedure in a convenient and accessible format.

Accessibility: That we have simple and accessible arrangements for making complaints so that complainants can make a complaint by any reasonable means.

Responsiveness: We have clear response times for dealing with complaints and that complainants are aware of these response times.

Objectivity: Complaints are addressed in an equitable, objective and unbiased manner through the IDR process. This requires:

- Adequate opportunity for each party to make their case.
- Other interested parties relevant to the complaint be notified and considered.
- Where possible, a complaint be investigated by staff not involved in the subject matter of the complaint.
- Outline the reasons for reaching a decision and adequately address the issues raised in the initial complaint or dispute.

Charges: The IDR procedure is provided free of charge and complainants should not have to pay to access the complaints resolution process.

Confidentiality: Personal, identifiable information should not be disclosed unless otherwise required to address the complaint.

Customer-focused approach: We adhere to a customer-focused approach, be open to feedback and show commitment to resolving complaints.

Accountability: Complaints reporting should be prepared for senior managers, including details of the actions taken and decisions made in respect of complaints.

Continual improvement: A commitment to continual improvement of the complaints handling process and the quality of Cbus and Media Super products and services.

Commitment: That we are actively committed to effective and efficient complaints handling processes, which can be demonstrated by:

- Ensuring staff are aware of and educated about the Fund's IDR and EDR procedures.

- Ensuring adequate resources are allocated to IDR and EDR.
- Implementing management systems and reporting procedures to ensure timely and effective complaints (or disputes) handling and monitoring.

Resources: Ensure complaints handling process operates effectively and efficiently by assessing the needs for any additional resources and providing them without undue delay.

Collection of information: A recording system has been established for managing and recording complaints while protecting personal information.

Analysis and evaluation of complaints: To classify and analyse all complaints and identify single incident problem, systemic and recurring trends.

2. WHAT IS A COMPLAINT?

As an Australian Financial Service (AFS) Licensee, the Fund is required to comply with ASIC Regulatory Guide 271 Licensing: Internal dispute resolution, July 2020 (RG 271).

RG 271 provides that AFS Licensees are required to adopt the Australian Standard AS/NZS 10002–2014: Guidelines for Complaints Handling in Organisations definition of a complaint (**Standard Definition**) which is:

“An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

Some examples of complaints include:

- Dissatisfaction with the delay of processing a superannuation benefit.
- Dissatisfaction with financial advice provided.
- Objection to the proposed decision relating to a superannuation death benefit distribution.
- Dissatisfaction with the delay or requirements of an insurance claim.

3. WHO CAN MAKE A COMPLAINT

While anyone who is dissatisfied with the Fund can make a complaint, there are specific legislative requirements to respond to complaints made by eligible persons.

This means that the Fund must accept and deal with complaints made by:

- Members or former members of Cbus, EISS or Media Super.
- Beneficiaries or former beneficiaries to a Cbus, EISS or Media Super member.
- An executor or administrator appointed to manage the estate of a deceased member of Cbus, EISS or Media Super.
- Beneficiaries with, or who claim to have, an interest in a death benefit.
- Parties (and intending parties) to an agreement under the Family Law Act 1975 or order affecting superannuation.

A complainant may be represented by a third-party authority, for example a solicitor, financial planner, family member, friend, accountant or union representatives.

4. HOW TO MAKE A COMPLAINT

	Cbus Super	Media Super
Phone	1300 361 784 Monday - Friday 8am – 8pm (AEST/AEDT)	1800 640 886 Monday – Friday 8am – 8pm (AEST/AEDT)
Email	cbuscomplaints@cbussuper.com.au cbusenq@cbussuper.com.au	complaints@mediasuper.com.au enq@mediasuper.com.au
Website	Cbus online complaint form	Media Super online complaint form
Writing	Cbus Complaints Officer PO Box 24231 Melbourne 3001	Complaints Officer, Media Super PO Box 24231 Melbourne 3001
In person	<p>VIC Level 19, 130 Lonsdale Street, Melbourne 3000 9am – 5pm, Monday to Friday</p> <p>NSW Level 25, 44 Market Street, Sydney 2000 8.30am – 4.30pm, Monday to Friday</p> <p>QLD Level 3A, 300 Adelaide Street, Brisbane 4000 8am – 4pm, Monday to Friday</p> <p>SA Ground floor, 50 Flinders Street, Adelaide 5000 9am – 5pm, Monday to Friday</p> <p>WA Level 1, 82 Royal Street, East Perth 6004 9am – 4pm, Monday to Friday</p>	

To ensure we address your complaint promptly, please provide us with as much detail as you can:

- Your full name and preferred contact details.
- Your account number (if you are a member or former member).
- The account holder’s full name, date of birth and account number (if you are complaining on behalf of a member/former member or are an interested party to a superannuation benefit).
- Details of your complaint and information or documents you believe would assist.
- What outcome you are seeking.

The Fund occasionally receives complaints via the social media accounts which it manages. Where the complainant is identifiable and contactable, the Fund will manage the complaint in accordance with the rules under ASIC RG 271 and the principles laid out in this Policy.

For your privacy, please provide your personal information in a private message if you are making a complaint via social media.

For further information, please refer to our 'How to make a complaint' fact sheet.

Cbus Super: [Complaints Fact Sheet](#)

Media Super: [Complaints Fact Sheet](#)

4.1 If you require assistance to make a complaint

The Fund works with other service providers to assist members who have unique personal needs.

If you don't speak English and want to make a complaint

Call our service centre with your member details handy and ask to speak to an interpreter. Alternatively, you can phone the Translating and Interpreting Service (TIS National) directly on 13 14 50 for help with your call.

If you are deaf, or have a hearing or speech impairment and want to make a complaint

Please phone us through the National Relay Service (NRS). For contact information, please visit the [NRS access hub](#).

5. COMPLAINTS HANDLING PROCESS

Acknowledge

The Fund aims to acknowledge all complaints within 24 hours of receipt. In most cases, the acknowledgement is provided on the spot. Where a complaint cannot be acknowledged on the spot, a written acknowledgement is provided.

The acknowledgement process clearly states our response times for dealing with a complaint and outlines the Complaints Resolution Officer's understanding of the complaint.

Assess

The complaint will be assessed to determine its nature and appropriate handling procedures. The complaint will be triaged to the appropriate Complaints Resolution Officer based on its complexity and impact.

Investigate

An investigation will be conducted if necessary and may involve gathering more information from relevant parties and reviewing related documents.

Outcome

If we resolve your complaint within five business days, we may communicate our resolution with you verbally.

If we take more than five business days to resolve your complaint, we will provide a response in writing.

Where the complaint is resolved by the end of the fifth business day, a written response is provided if:

- You request a written response.
- The complaint is about:
 - (a) Hardship.

- (b) A declined insurance claim.
- (c) The value of an insurance claim.
- (d) A decision of a superannuation trustee.

We are required to provide a response within the legislative timeframes (see below). The response will detail the findings of the investigation and any actions taken or proposed to address the issue.

Super	We have 45 days to respond to your complaint
Death benefit distribution objection	We have 90 days to respond to your complaint (from the end of the 28-day period for objecting to a proposed death benefit distribution)
Privacy	We have 30 days to respond to your complaint

If we require more time than the legislative timeframe to resolve your complaint, we will write to you before the time has expired and provide the following:

- The reasons for the delay.
- Your right to escalate your complaint to an External Dispute Resolution (EDR) scheme.
- The contact details of the relevant EDR scheme.

6. ESCALATING YOUR COMPLAINT

If you are not happy with how we've handled your complaint or if we have not provided a resolution to your complaint within the legislative timeframe, you can lodge a complaint with the relevant EDR scheme.

The escalation process will be clearly communicated in our written response.

Super complaints	Privacy complaints
<p>The Australian Financial Complaints Authority (AFCA) is an independent dispute resolution body set up by the federal government to provide a free, impartial and binding dispute resolution service for financial services.</p> <p>For more information about the types of complaints that AFCA can deal with, information you need to provide and any time limits, please contact AFCA.</p>	<p>The Office of the Australian Information Commissioner (OAIC) is an Australian Government agency responsible for freedom of information, privacy and information policy functions.</p> <p>Where appropriate, the Commissioner can make preliminary enquiries into privacy matters, investigate and/or attempt to resolve the complaint by conciliation.</p> <p>For more information, please contact OAIC.</p>
<p>Australian Financial Complaints Authority (AFCA)</p> <p>Write: GPO Box 3, Melbourne VIC 3001 Call: 1800 931 678 Email: info@afca.org.au Website: afca.org.au</p>	<p>Office of the Australian Information Commissioner (OAIC)</p> <p>Write: GPO Box 5218, Sydney NSW 2001 Call: 1300 363 992 Email: enquiries@oaic.gov.au Website: oaic.gov.au</p>

7. CONDUCT

The Fund maintains a zero-tolerance policy regarding abuse from members and external third parties, emphasising a commitment to a respectful and safe environment for staff, members and complainants. We believe that all interactions should be conducted with dignity, and we expect our complainants to adhere to this principle.

We understand that individuals using our complaints services may be distressed or upset, have diverse backgrounds or unique needs. However, we do not accept offensive, abusive, or threatening behaviour, nor behaviour that strains our resources. If such behaviour occurs, we may take action to protect our staff and maintain productivity.

Ultimately, we aim to find a balance that respects a complainant's concerns while ensuring that our resources are used appropriately.

8. YOUR PRIVACY

We will only ask for relevant personal information which will assist with the investigation of your complaint.

For further information, please refer to our Privacy Policy.

Cbus Super: [Privacy Policy](#) and [Personal Information Collection Statement](#)

Media Super: [Privacy Policy](#) and [Personal Information Collection Statement](#)

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