

HOW TO MAKE A COMPLAINT

We work hard to provide great service to members, employers and beneficiaries. If you're not happy with our service, let us know and we'll work hard to fix it as quickly as possible.



How do I make a complaint?

You can contact us with your complaint in any of the following ways:



1800 640 886 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays



mediasuper.com.au/complaints
mediasuper.com.au



Complaints Officer, Media Super
PO Box 24231, MELBOURNE VIC 3001

For assistance with translating the information in this document, or to access an interpreter when calling us, you may wish to use the following National Service:

Translating and Interpreting Services

tisnational.gov.au

Immediate phone interpreting
(24 hours, every day of the year)

Phone: **131 450** (within Australia)
Phone: **+613 9268 8332** (outside Australia)

28 September 2024

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if Media Super is right for you. Call **1800 640 886** or visit mediasuper.com.au.

Issued by United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792 as
Trustee for the Construction and Building
Unions Superannuation Fund
ABN 75 493 363 262 offering Media Super
products (Media Super). Use of 'us', 'we',
'our' or 'the Trustee' is a reference to
United Super Pty Ltd. Use of 'Fund' refers
to Construction and Building Unions
Superannuation Fund. MySuper
authorisation: 75 493 363 262 473.

Insurance is issued under a group policy
with our insurer, TAL Life Limited
ABN 70 050 109 450 AFSL 237848.

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Who can make a complaint?

- a current or former member of Media Super
- a current or former beneficiary of a member of Media Super
- an executor or administrator appointed to manage the estate of a deceased member of Media Super
- people with, or who claim to have, an interest in a death benefit
- certain parties to a Family Law Agreement or order affecting super
- a person who has received a contribution statement from Media Super for tax purposes
- a person that you've appointed to act on your behalf, such as a lawyer or a Power of Attorney.

Visit mediasuper.com.au/beneficiaries to find more information about beneficiaries.

How will my complaint be handled?

We'll attempt to resolve your complaint as quickly as possible through our internal complaint management process. This will be at no cost to you.

- You can make a complaint by telephone, online, by post or in person.
- We'll investigate all complaints fairly and provide a written response of the outcome. Our written response will include the reason for our decision, details of the investigation and what you can do if you're not satisfied with the decision or response.
- We may ask you to provide more information to complete our investigation so we can fully understand the events and matters that relate to the issues you're not happy about.
- There are certain timeframes that we must deal with complaints in – see the section below **How long will we take to deal with your complaint?**
- In most instances, if your concerns have been resolved within five days of receiving your complaint, a written response won't be provided unless you request one.

How long will we take to deal with your complaint?

The time it takes us to handle your complaint depends on the type and complexity of your complaint. We have different legislative timeframes to meet, depending on the nature of your complaint.

Super

We have **45 days** to respond to your complaint.

If you are objecting to a Death benefit decision, we have **90 days (from the end of the initial claims process)** to respond to your complaint.

If we haven't responded to your complaint within the above timeframes, or written to you explaining our reasons for not meeting the timeframe, you can contact the following external organisations (see the section **What if I'm not happy with the response?** for more information):

Australian Financial Complaints Authority (AFCA).

Privacy

We have **30 days** to respond to your complaint.

Office of the Australian Information Commissioner (OAIC).

If we haven't given you reasons for our decision about your super related complaint, you can request written reasons. These must be given to you within 28 days of your request.

How long do I have to make a complaint?

Time limits apply to making complaints about Total and Permanent Disablement (TPD) benefits and death benefits. Meeting these timeframes will ensure you can access AFCA's complaint resolution service if you're not satisfied with our decision (see **What if I'm not happy with the response?**).

TPD benefits

AFCA can deal with a complaint about a TPD benefit if you meet the conditions set out below:

Circumstances

Time limit to lodge a complaint with AFCA

Permanently ceased employment due to the condition that resulted in the TPD claim and the claim is made within two years of ceasing employment.*

Within 4 years of the trustee's decision

Did not permanently cease employment due to the condition resulting in the TPD claim.†

Within 6 years of the trustee's decision

* We still assess any TPD claim made outside this two-year limit, however AFCA can't deal with a complaint about a TPD claim decision unless the claim is made within this two-year period.

† There is no time limit on making your claim if you didn't permanently cease employment because of the condition resulting in your TPD claim.

The date you cease employment is the date your employment is formally terminated, rather than the last day you're able to work.

These timeframes apply to our first decision about your claim (i.e. the original decision and not any reconsideration of your claim).

Death benefits

Making a complaint to us about a proposed decision

We will notify claimants of how we proposes to pay a death benefit of a deceased member.

Claimants will then have **28 days** from when they receive the notice to make a complaint to us if they object to the proposed payment of the death benefit.

This period applies to each **new** decision made by us about a death benefit distribution.

Making a complaint to AFCA about Media Super final decision

If you wish to complain about our **final** decision, you have **28 days** from receiving our final decision notice to lodge your complaint with AFCA.

Other complaints

Type of complaint

Time limit to lodge a complaint with AFCA

If your complaint is about us giving a contributions statement to the Australian Taxation Office.

Within 12 months of you receiving the contribution statement notice from Media Super.

If your complaint is about any other super matters (e.g. the operation or management of Media Super relating to your account).

You should generally contact AFCA within two years of receiving a final response from us about your complaint. Different time limits apply for death benefits (see above).

Regardless of the topic, you should make your complaint to the Trustee as soon as possible:

- after the event that you're not happy about, or
- after you receive a response from us to your first enquiry about the matter.

What if I'm not happy with the response?

If you disagree with our response or haven't received a response within the relevant timeframes, you can contact us and we'll investigate it further, or you can take your complaint to the following bodies:

Super complaints

Complaints including:

- insurance claims
- death distributions
- advice you were given by us
- the administration of your account.

Privacy complaints

Complaints about:

- a breach by us of the *Privacy Act 1988*
- our *Privacy Policy*.

Take your complaint to:

Australian Financial Complaints Authority (AFCA).

Take your complaint to:

Office of the Australian Information Commissioner (OAIC).

If AFCA agrees to investigate your complaint, they'll work with you and us to help resolve your complaint as quickly as possible.

If this is unsuccessful, AFCA can make a determination about your complaint.

Complaints can be raised with the OAIC in writing via mail, or via the Privacy Complaint form located at the Commissioners' website

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
afca.org.au

AFCA is a free service. It is unable to deal with complaints from an employer about super matters.

Office of the Australian Information Commissioner

GPO Box 5288
Sydney NSW 2001

Phone: 1300 363 992
(local call cost in Australia)
Email: enquiries@oaic.gov.au
oaic.gov.au