

# Complaint Handling Guide

7 July 2022

## About this guide

This *Complaint Handling Guide* is issued by Australian Retirement Trust Pty Ltd (“the Trustee”) (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063), QInvest Limited (“QInvest”) (ABN 35 063 511 580, AFSL 238274), Sunsuper Financial Services Pty Ltd (“Sunsuper Financial Services”) (ABN 50 087 154 818, AFSL 227867), and QInsure Limited (“QInsure”) (ABN 79 6007 345 853, AFSL 483057).

In other sections of this guide, the Trustee, QInvest, Sunsuper Financial Services, and QInsure are also referred to as ‘Australian Retirement Trust entities’, ‘we’ or ‘us’. QInvest, Sunsuper Financial Services, and QInsure are ultimately owned by Australian Retirement Trust Pty Ltd as trustee for Australian Retirement Trust. Any reference to ‘QSuper’ is a reference to the Government Division of Australian Retirement Trust.

## Why do we have this guide?

By law, certain Australian Retirement Trust entities that are Australian financial services licensees must have an internal dispute resolution (IDR) procedure that details how we manage complaints about how we provide financial services. Our aim is to provide fairness to you and all parties throughout the investigation and resolution process. This guide explains our approach to managing complaints.

## Our approach

All complaints must be handled efficiently and effectively in accordance with legislative requirements, regulatory guidelines, and standards, with the aim of ensuring we manage our complaint handling procedures objectively and fairly. We analyse complaint data to identify opportunities to improve our products and services, and experience for members, members’ beneficiaries and third parties.

## What is a complaint?

A complaint is an expression of dissatisfaction made to or about Australian Retirement Trust entities, related to their products or 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 financial advice provided or delay in service in providing the advice
- Dissatisfaction with a service provided or delay in completing administration of a superannuation account
- Dissatisfaction with terms or conditions related to one of our products
- An objection to a proposed decision about how and to whom to pay a superannuation death benefit distribution
- Dissatisfaction with the handling of an insurance claim.

## Who can make a complaint?

Complaints can be made by or on behalf of:

- A member of Australian Retirement Trust or former member of either QSuper, Sunsuper or Australian Retirement Trust
- A client or former client of QInvest or Sunsuper Financial Services
- A beneficiary with an interest in a death benefit, including a person acting for the deceased member’s estate
- A spouse or former spouse of a member who is, or intends to be, party to an agreement under the *Family Law Act 1975* (Cth) or subject to an order affecting superannuation and is eligible to request information about our member’s superannuation interest
- Authorised third parties e.g. financial advisers or legal practitioners
- Employers
- Service providers.

## How to make a complaint

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, we want to know about it as soon as possible. Here's how you can lodge a complaint with us.

**Phone:**



**13 11 84**

1300 360 750 (QSuper contact centre)

If you would prefer not to phone

**Online:**

[australianretirementtrust.com.au/contact-us/email-us](https://australianretirementtrust.com.au/contact-us/email-us)  
[secure.australianretirementtrust.com.au/AdviserOnline](https://secure.australianretirementtrust.com.au/AdviserOnline)  
[qsuper.qld.gov.au/contact-us](https://qsuper.qld.gov.au/contact-us)  
[qinvest.com.au/contact-us](https://qinvest.com.au/contact-us)  
[memberonline.qsuper.qld.gov.au/your-super/email-us](https://memberonline.qsuper.qld.gov.au/your-super/email-us)

**Email:**

[australianretirementtrust.com.au/contact-us/email-us](https://australianretirementtrust.com.au/contact-us/email-us)  
[qsuper@qsuper.qld.gov.au](mailto:qsuper@qsuper.qld.gov.au)  
[info@qinvest.com.au](mailto:info@qinvest.com.au)

**In person:**

**Australian Retirement Trust  
Member Centre**

**Milton – Cribb Street**  
30 Little Cribb Street, Milton  
Mon – Fri 9.00am – 5.00pm

**QSuper Member Centres**

**Brisbane – George Street**  
63 George Street  
Mon – Fri 7.30am – 4.00 pm

**Brisbane – Eagle Street**  
70 Eagle Street (Central Plaza 3)  
Mon – Fri 8.30am – 5.00pm

**Sunshine Coast University Hospital**  
Ground Floor, Main Hospital Building,  
6 Doherty Street, Birtinya  
Mon – Fri 7.30am – 4.00pm

**Post:**

**Australian Retirement Trust  
The Complaints Manager**  
Customer Relations Team  
GPO Box 2924  
Brisbane, QLD 4001

**QSuper  
The Complaints Manager**  
GPO Box 200  
Brisbane QLD 4001

To help us respond to your complaint in a timely and efficient manner, please let us know as much information as possible about your complaint:

- Your full name and contact details
- Your client number or account number (if you are a member or former member)
- The details about your complaint including supporting documentation, where appropriate
- The resolution you are seeking.

## Our process

### Early resolution and acknowledgement

We will always try to resolve your complaint as quickly as possible. If we are unable to resolve your complaint straight away, we will contact you (by phone, email or letter) to confirm we have received it, generally within one business day.

There are also situations where a written response will always be provided, such as when your complaint relates to:

- A financial hardship claim
- The decline of an insurance claim
- The value of an insurance benefit
- Any decision of the Trustee (or failure by the Trustee to make a decision) relating to a complaint.

If this is the case, your complaint will be referred to our specialist team for investigation and management.

### Investigation and response

Where the complaint is not resolved within 5 business days, or you request a written response, the complaint will also be referred to a specialist team for further investigation.

Our investigation may include reviewing information we've given you or you've told us which may be relevant to your complaint. Once our investigation is complete, we will communicate the outcome of your complaint to you in writing. If we have not fully resolved your complaint, we will include the reason/s for our decision and refer to the information we considered to reach our decision.

Where possible, we will provide you with a written response of the outcome to your complaint within the following timeframes:

Reason for complaint	Timeframe to respond
Financial services we provide	Within 30 calendar days after receiving your complaint
Administration of your superannuation benefit or insurance claim	Within 45 calendar days after receiving your complaint
Distribution of superannuation death benefit	Within 90 calendar days after expiry of the initial 28-calendar-day period for objecting to a proposed death benefit distribution

If we won't be able to meet the response timeframe in the preceding table, we'll let you know before the timeframe expires. We'll also let you know the reason/s for the delay and explain your right to escalate the matter to the Australian Financial Complaints Authority (AFCA) if you wish, and provide their contact details.

If you're unhappy about the outcome of your complaint and believe an issue has not been resolved, you can lodge a complaint with AFCA. AFCA provides fair and independent complaint resolution for financial services, and their service is free to use. You can contact AFCA by:

**Phone:** 1800 931 678 (free call)

**Post:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Website:** [afca.org.au](http://afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

### Extra help to make a complaint

We understand there may be times when you need additional support to make a complaint. If you need any additional support or are unsure which services may be available, please contact us and we will work with you to identify how we can best help you.

### We take your privacy seriously

We only gather the relevant personal information we need to investigate and address a complaint.

You can read our *Privacy Policy* online at [australianretirementtrust.com.au/disclaimers-and-disclosures/privacy-policy](http://australianretirementtrust.com.au/disclaimers-and-disclosures/privacy-policy) or [qsuper.qld.gov.au/privacy](http://qsuper.qld.gov.au/privacy) or call us to request a copy.