

# ● making enquiries and complaints

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## Enquiries

Most enquiries or complaints can be dealt with over the telephone. For enquiries call us on **1300 655 002**. Please have your membership number ready.

## Complaint and dispute resolution

Catholic Super makes every effort to ensure that our level of service meets your expectations. However, problems sometimes occur.

The Trustee has established a formal procedure to respond to member dissatisfaction so that your issue is dealt with as quickly and efficiently as possible.

We may ask you to provide details of your complaint in writing and include all relevant information and supporting documents that you believe should be taken into account by us in considering your complaint. Once we have received your written complaint we will provide acknowledgement of receipt within five working days, and we have, by law, up to 90 days to respond.

Generally we try to respond much earlier, usually within 30 days.

If necessary, your complaint may be taken to the Trustee Board, a process which may affect the response time. Within 90 days of the receipt of your complaint, you will receive a reply with a decision about the complaint or a request for additional information to help us resolve your complaint.

If your complaint relates to your superannuation account and:

- you believe that your complaint has not been resolved satisfactorily using our internal dispute resolution procedures, or
- you believe that our decision was unfair, unreasonable or improper, or
- we failed to meet the legislated 90 day limit for responding to your complaint,

you may refer your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members and beneficiaries to resolve certain types of complaints with fund trustees.

If the SCT accepts your complaint, it will attempt to resolve the matter through conciliation. If conciliation is unsuccessful, the SCT may review Catholic Super's decision and/or conduct and make a determination.

The SCT must affirm the original decision of Catholic Super unless it is satisfied that the decision was not fair and reasonable in all the circumstances of the particular case. The SCT cannot make a decision contrary to the law or to the governing rules of the Fund.

There is no time limit for taking complaints to the SCT about most Trustee decisions. However, time limits do apply to making certain complaints to the SCT in relation to decisions about Death and Total & Permanent Disablement (TPD) benefits.

To find out whether the SCT can handle your complaint and the type of information you will be required to provide, you can contact them using the details below:

**Post: Superannuation Complaints Tribunal  
Locked Bag 3060  
Melbourne VIC 3001**

**Phone: 1300 884 114 or +61 3 8635 5580**

**Fax: 03 8635 5588**

**Email: [info@sct.gov.au](mailto:info@sct.gov.au)**

**Web: [sct.gov.au](http://sct.gov.au)**

If your complaint relates to the provision of financial services by a Representative of Catholic Super or an Authorised Representative of MyLife MyAdvice, and you believe that your complaint has not been resolved satisfactorily using our internal dispute resolution procedures, you may refer your complaint to the Financial Ombudsman Service (FOS).

FOS is an independent dispute resolution body set up by the Federal Government to help resolve disputes between consumers and financial services providers.

FOS can only handle complaints within its jurisdictional limits and cannot deal with a complaint if you knew, or should reasonably have known, of all the relevant facts more than six years before first notifying FOS about the complaint.

The FOS process aims, in the first instance, to resolve complaints by mutual agreement between the parties. However complaints can be referred to a FOS Panel or Adjudicator for arbitration.

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To find out whether FOS can handle your complaint and the type of information you will be required to provide, you can contact them using the details below:

**Post: Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001**

**Phone: 1800 367 287 or +61 3 9613 7366**

**Fax: 03 9613 6399**

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

**Web: [fos.org.au](http://fos.org.au)**

**If you need any assistance, contact our  
Service Centre**

→ **1300 655 002**

→ **[info@csf.com.au](mailto:info@csf.com.au)**

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