

Catholic Super Complaints Handling Policy

As a profit-to-member industry super fund, we're here to act in the best financial interests of our members and to support you to prepare for financial freedom in retirement. We recognise the rights of our members and clients, as well as our employers and other interested parties, to make a complaint if they're not satisfied with a service, product or decision of Togethr Trustees Pty Ltd (ABN 64 006 964 049), the Trustee of Equip Super (the Fund), Catholic Super is a Division of the Fund, or Together Financial Planning (ABN 84 124 491 078), and/or those of our third-party service providers.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about an organisation, relating to its products, services, staff or the handling of a complaint, where a response or resolution is reasonably expected or legally required.

Complaints about our service providers

Complaints may be made not only about the operations and decisions of the Trustee but also the operations and decisions of any third-party providers of Togethr Trustees. All complaints we receive are dealt with in accordance with this policy.

Who can make a complaint?

Complaints may be received from including:

- Members and former members
- Non-member spouses
- Beneficiaries of death benefits, former beneficiaries, executors or administrators
- Person(s) who have an interest in, or claims to have an interest in, the death benefit of a deceased member or former member
- Together Financial Planning clients
- Small business – these are defined as business that have less than 100 employees at the time of the circumstances that gave rise to the complaint.

Complaints from employers

Employers may also make a complaint. Employers are defined as an entity that contributes, or is entitled to contribute, to the Fund for the benefit of an employee who is a member of the Fund. For employers who aren't considered small businesses (see above), complaints are managed separately by our Employer Relationship teams and are not covered by this policy.

How to make a complaint

You can make a complaint in the following ways:

- Visit us in person
- Use our online contact form at: csf.com.au/contact-us
- Call us on **1300 655**, Monday to Friday 8:30am to 6:00pm (AET)
- Write to: Complaints Officer
Catholic Super
GPO Box 4303
Melbourne VIC 3001
- Message us on our official social media accounts (on LinkedIn, Facebook, or X).

The channel you use to make your complaint, and any preferences you state for how you'd like to receive ongoing communication from us about your complaint, will be taken into account when we acknowledge and respond to your complaint. In most cases, we'll acknowledge your complaint using the same channel you used to make your complaint.

If you complain directly to one of our service providers

Where Togethr Trustees uses administrators, they may also receive complaints, on behalf of, or directly from our members. Togethr Trustees has arrangements with its insurer/s and administrator to ensure the maximum complaint timeframe is adhered to regardless of which party the complaint was initially lodged with. The response timeframe begins from the date the complaint is first lodged with either one of the parties.

If you need support to make a complaint

If you need assistance in making a complaint, we'll accept complaints made on your behalf by a family member, legal representative or any other person authorised to act on your behalf. We also have consultants who speak different languages and, if a consultant isn't available, we'll accept the cost of calls made using the Translating and Interpreting Service (TIS National).

If you have hearing or speech difficulties

You can contact us through the National Relay Service (NRS). For more information, visit the NRS website to choose your preferred access point or call the NRS Helpdesk on 1800 555 660.

What to include in your complaint

To help us respond to your complaint as effectively as possible, please provide us with as much detail as you can, including:

- your full name and preferred contact details
- your account number (if you're a member or former member of the Fund)
- the account holder's full name, date of birth and account number (if you're complaining on behalf of a member or former member, or about a superannuation death benefit)
- details of your complaint and information or documents you believe would assist, and
- the outcome you're looking for.

Privacy complaints

If you wish to make a complaint about a possible breach of your privacy or the Privacy Act, please contact the Complaints Officer:

Write to: Complaints Officer
Catholic Super
GPO Box 4303
Melbourne VIC 3001

Call: **1300 655 002**

The complaints process

Acknowledging your complaint

We'll acknowledge your complaint within 24 hours or one business day of receiving it, or as soon as practicable – either in writing or verbally. We'll determine the channel for acknowledging your complaint based on your stated communication preferences and the channel you used to make your complaint.

Assessing your complaint

We'll conduct a review of the issues raised and collect all the information we need to investigate the matter and use it to conduct a review of the issues raised. As part of this process we may contact you, our insurers, or any other parties who are relevant to the complaint.

Responding to your complaint

We'll respond to your complaint using the same channel we used to acknowledge your complaint. Again, when deciding which channel to use we'll consider your stated communication preferences and the channel you used to make your complaint.

Our response will include:

- notification of the final outcome of your complaint – for example we'll confirm the actions we've taken to fully resolve the complaint, or we'll explain our reasons for rejecting or partially rejecting your complaint
- an explanation of your right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you're not satisfied with our response to your complaint, and
- the contact details for AFCA.

Response timeframes

Our timelines for responding to the different types of complaints we may receive are shown below.

Type of complaint	Our response timeframe (no later than)
Complaints relating to the Trustee, (excluding complaints about the distribution of a death benefit)	45 days after receipt
Complaints about the distribution of a superannuation death benefit	90 days for objections to death benefit distributions, starting after the 28-day objection period.
Complaints about financial advice	30 days after receipt

What if there's a delay?

We strive to deal with complaints as soon as we receive them and within the required timeframe. However, in some cases that may not be possible, for example if the complaint and resolution is particularly complex, or if there are circumstances beyond our control that are causing delays.

If a delay occurs, then before the relevant maximum complaint timeframe expires, we'll let you know in writing:

- the reasons for the delay
- your right to complain to the AFCA if you're dissatisfied
- the contact details for AFCA, and
- the estimated time for resolution of your complaint.

If you're not satisfied with our decision

If you're not satisfied with the way we've resolved your complaint, you can make a formal complaint to an external dispute resolution service. In these cases, we'll make available, where applicable, the complaints file and all the information gathered, and will assist the external disputes resolution service and you whenever possible.

The Australian Financial Complaints Authority (AFCA) is an external dispute resolution scheme that deals with complaints from consumers and small businesses about financial services and products, including complaints about super funds and financial advice. Both the Trustee and Together Financial Planning are required to be members of AFCA.

Generally, complaints will only be considered by AFCA if:

- the complaint has been dealt with by the Trustee's or Together Financial Planning's internal complaints handling process; and/or
- the complaint was not settled to your satisfaction.

The respective Complaints Officer is responsible for managing interactions with AFCA and for ensuring that each of the Trustee and Together Financial Planning maintain their membership with AFCA.

Here's how you can submit a complaint with AFCA:

Call: 1800 931 678 (free call)

Write to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

To escalate a privacy complaint

If your privacy complaint is not resolved to your satisfaction within 30 days, you can make a formal complaint to the Office of the Australian Information Commissioner (OAIC), which is responsible for the regulation of privacy under the Privacy Act 1988 and other laws.

Call: 1300 363 992

Write to: Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Website: oaic.gov.au

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 ("Togethr"), the Trustee of Equipsuper ABN 33 813 823 017 ("Equip Super"). Catholic Super is a division of Equip Super. The information contained is general advice and information only and does not take into account your personal financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should seek professional financial advice. Where tax information is included, you should consider obtaining taxation advice. Before making a decision to invest in the Fund, you should read the Product Disclosure Statement (PDS) and target market determination (TMD) for the product which are available at csf.com.au. Financial advice may be provided to members by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078 AFSL 455010) – a related entity of Togethr.