



Complaints handling

Contact us if you have an enquiry or experience a problem

If you have a complaint, please contact our Complaints Officer so that we can work together towards a resolution.

Make an enquiry

If you have an enquiry about your super or you experience a problem, please contact us in any of the following ways so we can try to resolve the issue quickly.

Phone 1300 650 873

Email enquiries@aware.com.au

Mail Aware Super
PO Box 1229
Wollongong NSW 2500

Lodging a complaint

If your enquiry is not resolved to your satisfaction, you can lodge a complaint with Aware Super's Complaints Officer. Our Complaints Officer will review your complaint and try to resolve the problem as soon as possible (within a maximum of 90 days).

You can contact the Aware Super Complaints Officer by:

Mail Member Resolution Manager
Aware Super
PO Box 1229
Wollongong NSW 2500

Email complaints_officer@aware.com.au

What information do you need to provide with your complaint?

When you lodge your complaint, please complete the attached *Complaint registration* form that includes:

- your contact details
- copies of any supporting documents in relation to your complaint
- your suggestions for how you would like us to resolve your complaint.

Providing us with as much supporting information as you can will help us resolve your complaint as quickly as possible.



Disputes

If you are not satisfied with our response to your complaint, or you wish to dispute a death benefit distribution or a decision on a total and permanent disablement (TPD) claim, you can ask the Trustee to review the decision by writing to:

The Disputes Manager
Aware Trustee Corporation
PO Box R1827
Royal Exchange NSW 1225

On receipt of your dispute notice we will review the decision previously made and may request you to provide additional information or clarify points made in your dispute. Your dispute may be referred to the next available Disputes Committee meeting.

If your dispute relates to insurance, it may be referred to the Claims Review Committee.

If you're not satisfied

If you're not satisfied with the outcome of this process, or you do not receive a formal response within 90 days of lodging the original complaint, you may take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent body established by the Federal Government to assist fund members and beneficiaries resolve certain superannuation complaints.

AFCA's contact details are:

Website www.afca.org.au
Email info@afca.org.au
Phone 1800 931 678 (free call)
Mail Australian Financial
Complaints Authority
GPO Box 3
Melbourne Vic 3001

Time limits apply to some types of complaints lodged with the AFCA. For example, the AFCA can only deal with a complaint about a decision relating to the payment of a total and permanent disablement (TPD) benefit if:

- you have ceased employment because of the physical or mental condition that gave rise to your claim for TPD; and
- you lodged a claim within two years of leaving employment. You then have four years from the decision to make a complaint.

If you did not permanently cease employment, your complaint must be made to AFCA within six years of the decision being made.

Death benefit distribution

Where the dispute is in relation to a death benefit distribution, you have 28 days from the receipt of the Trustee's claim-staking letter to object to the initial proposal for the distribution of a death benefit and/or to complain to the AFCA if you are not satisfied with the response to your objection. The time limits only apply if you have been given correct notice of the 28-day period.

If you are not notified of the 28-day period (or the notification is incorrect/faulty) the time limits do not apply.



Here to help!

Super can be complicated and sometimes you just want to know that you're making the right decisions. Because the right decisions about your super can make a real difference to your financial future.

So if you've got any questions, or you just want the comfort of knowing you're on the right track, getting some advice can help.

Aware Financial Services can answer simple questions about your super over the phone, or if your situation is more complex, prepare a full financial plan for you. It's all up to you, no obligation. Book online at aware.com.au/advice or call **1800 620 305** (Monday to Friday 8.15 am to 8.15 pm AEST/AEDT) to arrange an appointment.

We're here to help

Contact us



Phone: 1300 650 873
8.30am to 6pm (AEST)
Monday to Friday
Int'l: +61 3 9131 6373
Email: enquiries@aware.com.au

Get advice



Phone: 1300 620 305
8.15am to 8.15pm (AEST)
Monday to Friday
Book: aware.com.au/advice
Email: aware.com.au/advice



aware.com.au

Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy. Insurance applications are subject to acceptance. Insurance cover is provided to Aware Super by TAL Life Limited (TAL ABN 70 050 109 450, AFSL 237848). Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our financial planning business, Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430. Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430) is wholly owned by Aware Super.

Complaint registration form



We would like to resolve your complaint over the phone so please call customer service on **1300 650 873** to discuss the issue. If we can't reach an agreement over the phone, you can use this form to lodge a formal complaint.

If you would like more information, please refer to our *Complaints handling* fact sheet available on our website and from customer service.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. You can also fill in this form online, print it and send it to us. Forms are located on our website at aware.com.au/forms.

If you have any questions, please call us on **1300 650 873**.

1. Your personal details

Title	Last name	
<input type="text"/>	<input type="text"/>	
Given name(s)	Date of birth	
<input type="text"/>	<input type="text"/>	
Address		
<input type="text"/>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime contact number	Mobile number	
<input type="text"/>	<input type="text"/>	
Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as <code>employee_title@company.com.au</code>)		
<input type="text"/>		

Please contact me by:

- Daytime contact number Mobile (between am/pm and am/pm)
- Email Mail

2. Membership details

Please select X one:

- I am a current member of the fund
- I am a former member of the fund
- I am the authorised representative of a member (or former member)
- I am any other person or company

Please provide current member number and account number (or former member number and account number if known):

Member number	Account number
<input type="text"/>	<input type="text"/>

3. Complaint details

i Please describe the nature of the complaint and attach additional pages if necessary. You should provide any documents and other information that may support the complaint and its resolution.



