

ENQUIRIES, CONCERNS AND COMPLAINTS

Brighter Super is passionate about providing you with excellent personal service and looking after your wellbeing with individual attention and quick response to your needs.

Our enquiries procedure

An enquiry is any request for information concerning a person's membership of the fund. If you have an enquiry, you can have it answered simply by either visiting our website, giving us a call, sending us an email, sending us a letter or visiting us at our office.

Our contact details

Web address	brightersuper.com.au
Phone number	1800 444 396 +61 7 3244 4300
Email address	info@brightersuper.com.au
Postal address	Brighter Super GPO Box 264 Brisbane Qld 4001
Office address	Level 20 333 Ann Street Brisbane Qld 4000

What happens when I make a verbal enquiry?

We answer all enquiries made face-to-face or over the telephone immediately where possible. If further research is needed to answer your query, the matter will be investigated and we will contact you by close of business the following day.

What happens when I make a written enquiry?

We will answer your written enquiry within 2 days of receiving it. If we are unable to respond to you in this time, we will let you know.

Our complaints procedure

A complaint is an expression of dissatisfaction made to or about Brighter Super, related to our products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

How can I make a complaint?

If you are unhappy about something, we want to know straight away so that we can resolve the matter. A complaint can be made:

- by telephone - simply call **1800 444 396** or
- by letter - your letter addressed to the Complaints Officer. Please include as much detail as possible about the issue and the resolution you are seeking. Attachments are encouraged to provide greater detail when necessary
- online by email at **complaints@brightersuper.com.au** or webchat at **brightersuper.com.au** - include the same information as you would in a letter
- in person - visit our office and request to see the Complaints Officer, who will meet with you to discuss and document your complaint.

If your complaint is complex, we recommend you put it in writing. If you need assistance in lodging a complaint, or you're not sure how to go about it, please give us a call and we will be happy to help.

How will you deal with my complaint?

We will acknowledge your complaint within 24 hours of receiving it - we can do this verbally or in writing. Your complaint will be managed in accordance with our internal dispute resolution policy.

We make every effort to resolve all complaints at the point of lodgment or as soon as practicable after that.

If we can resolve your complaint within 5 working days, either because:

- you're happy with the outcome; or
- we have apologised or provided an explanation, and we don't think there is any further action we can reasonably take

we typically won't provide you with a response in writing.

We will always provide you with a written response where:

- you ask us to;
- your complaint is about hardship, a declined insurance claim or the value of an insurance claim;
- your complaint is about a decision by LGIAsuper Trustee.

Our written response will contain the reasons for our decision, plus any proposed action we intend to take. It will also contain an explanation of your rights to lodge a complaint with Australian Financial Complaints Authority (AFCA) and AFCA's contact details - see more detail about AFCA under "What if I'm still unhappy?".

Where we reject your complaint, in part or in full, we will set out our reasons for this decision by:

- identifying and addressing the issues raised in the complaint;
- setting out our findings on material questions of fact and referring to the information that supports those findings; and
- providing enough detail for you the complainant, to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.

How long will it take?

Generally, we must respond to your complaint within 45 days. If your complaint is about the distribution of superannuation death benefits, the time frame is 90 days.

If your complaint is about services provided by, ESI Financial Services Pty Ltd (AFSL 224952), we will respond within 30 days.

Where we cannot meet these timeframes, either because your complaint is complex or because of matters beyond our control, we will tell you in advance and we will:

- tell you why we can't meet the timeframe;
- tell you about your right to complain to AFCA; and
- give you AFCA's contact details.

What if I'm still unhappy?

If you believe our internal complaints process has not resolved your complaint or we have not resolved your complaint within the required time frame, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

AFCA's role is to assist consumers to reach agreements with financial firms about how to resolve their complaints. AFCA provides a fair and independent complaint resolution service that is free to consumers.

They do not act for either party to advocate their position. If a complaint cannot be resolved between the parties, AFCA will decide an appropriate outcome. Decisions they make can be binding on the financial firm involved in a complaint.

To find out whether AFCA is able to handle a complaint you can contact them on the details below.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: AFCA
GPO Box 3
Melbourne VIC 3001

There are time limits for lodging certain complaints with AFCA. We will inform you of these time limits when we give you our decision about your complaint. Complaints about death benefits must be lodged with AFCA within 28 days of you being given a notice about our decision.