Complaints Policy

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1 Introduction

This Policy sets the requirements for dealing with both Inquiries and Complaints in accordance with various regulatory obligations including the *Superannuation Industry (Supervision) Act 1993, Corporations Act 2001, Privacy Act 1988*, relevant regulatory / legal bodies and industry standards and legally binding provisions contained in ASIC's Regulatory Guide 271 Internal Dispute Resolution (**RG 271**).

2 Objectives

This Complaints Policy outlines the framework and procedures adopted by First Super (**the Fund**) to manage complaints in a manner that complies with RG 271 and other relevant legal obligations. It ensures that complaints are handled fairly, promptly, and consistently.

3 Legislative / Regulatory Obligations

The following legislative and regulatory obligations apply to the handling of complaints:

- The Trustee is required to be a member of the Australian Financial Complaints Authority (**AFCA**) under section 101 of the *Superannuation Industry (Supervision) Act 1993* (**SIS Act**).
- The Trustee is required to do all things necessary to ensure financial services covered by its license are provided efficiently, honestly and fairly and to have a dispute resolution system in place that complies with RG 271 under section 912A of the *Corporations Act 2001*.
- Implement a procedure to deal with inquiries or complaints from individuals about compliance with the Australian Privacy Principles (**APPs**) in the *Privacy Act 1988*.

AFCA is the relevant external dispute resolution body for superannuation and financial services complaints, with the Office of the Australian Information Commissioner (**OAIC**) the relevant escalation point for privacy related complaints.

4 Application & Scope

This policy applies to all complaints made by members, former members, beneficiaries, employers, or their representatives regarding:

- The operation or management of the superannuation fund;
- Decisions or actions taken by the trustee or service providers;
- Fees, benefits, account performance, insurance, and disclosure;
- Privacy matters; and
- Any other concerns raised u*nder the Superannuation Industry (Supervision) Act 1993* or *Corporations Act 2001*.

5 Related Policies and Documentation

This policy is to be read in conjunction with the following related policies and documentation:

Document	Relevance
Incident and Breach Reporting Policy	To distinguish between what is a complaint, versus what is an incident, versus what is a breach. To apply the appropriate policies and procedures depending on the nature of the interaction or circumstance.
SBA Complaints Handling Procedures	To describe how this Complaints policy is to be implemented and operated for the Fund.
Complaints Register	Document record of all complaints in progress for reporting to the relevant board and committee. This is kept in the Trustee's GRC Platform, Certus.
Delegations Policy	To determine if any authority under delegation applies to complaints that are settled with redress.
Privacy Framework and Privacy Policy	To determine if a complaint relates to a potential or actual breach of privacy.

6 Roles and Responsibilities

The Board has overall ownership of and accountability for this Complaints policy delegating the responsibility for identifying, recording, dealing with, and resolving complaints to the Trustee (in accordance with this policy and in compliance with relevant law).

The Trustee reports on all Complaints received including progress of resolution to the Audit and Compliance Committee of the Board and the Board itself. Reporting also covers details about any systemic issues arising from complaints, activities undertaken to continuously improve as a result of complaints and any emerging risks identified from complaint data.

Specific roles and responsibilities are described in the table below:

Position Title	Role	Responsibility	Further comment
Trustee Board	Ultimate ownership and accountability for the Complaints Policy.	Responsible for reviewing and approving policy and oversight of Trustee's application of policy through procedures and / or contract management and training.	Authority given under the SIS Act and CA and Privacy Act.
Audit & Compliance Committee	Delegated authority from the Board to review and consider changes to policy and oversee the Trustees' management of Complaints Handling Process.	Responsible for reviewing policy and requesting any further information deemed necessary from the Trustee to form considered conclusions and recommend policy approval to the Board.	Authority given under Committee Charter approved by the Board and this Policy.

Position Title	Role	Responsibility	Further comment
CEO	Accountable for the effective implementation of policy and oversight of Trustee implementation, monitoring, and reporting.	Feedback and instruction on policy development and implementation. Policy review prior to tabling at Audit and Compliance Committee. Oversight of Executive Manager, Governance in relation to accountability for Trustee's dispute resolution function.	Delegated authority from the Board.
Executive Manager Governance	Accountable Person in relation to Trustee's dispute resolution function.	Oversight of internal and external dispute resolution functions. Management of AFCA membership. Management and implementation of internal dispute resolution data reporting framework. Reporting to Committee and Board in relation to complaints handling. Oversee training.	Delegated authority from the Board
Risk Manager	Monitor compliance through control testing (including monitoring of compliance by SBA in respect of complaints handling processes). Identify emerging risks from complaints data.	Review of complaints register and authority to make further inquiries with Administrator.	Delegated authority from the CEO.
SBA Administrator	Comply with Complaints Handling Process.	Operations Manager is Responsible for implementation of procedures in accordance with policy and responsible for staff training to maintain required skill set and capability.	Authority given per Administration Agreement and Policy approved by the Trustee Board.

Position Title	Role	Responsibility	Further comment
Complaints and Compliance Analyst	Receives, considers, evaluates, records, and resolves complaints according to policy.	Applies the Complaints Handling Process daily. Maintains complaints register. Oversees or manages complaint resolution in accordance with policy. Reports complaints status and resolution progress to the Trustee.	Delegated authority from Executive Manager, Governance in accordance with Policy.

Outsourced service providers

Any outsourcing of the IDR process, whether to SBA or any other outsourced service provider, will be deemed as a material arrangement within the meaning of Prudential Standard CPS230. The Service Provider Management Policy must be followed if the Trustee seeks to outsource the IDR process.

Complaints data reports

The Executive Manager Governance must provide reports about complaints data regularly to the Audit and Compliance Committee, containing the following:

- The number of Complaints received
- The number of Complaints closed
- The circumstances giving rise to Complaints (e.g. products, services, and issues and reasons)
- The time taken to acknowledge Complaints
- The time taken to resolve or finalise Complaints
- Complaint outcomes, including the number of Complaints resolved and unresolved, the number of Complaints that were abandoned or withdrawn, and details of amounts paid to Complainants to resolve Complaints
- Possible systemic issues identified
- The underlying causes of Complaints
- Complaint trends
- The number of Complaints escalated to AFCA and any significant findings by AFCA
- Recommendations for improving products or services

Internal Audit

Upon instruction and as agreed with the Trustee, Internal Audit will be engaged periodically to perform a review of the Complaints Handling Process. This review may include in its scope the following areas:

- Compliance with relevant law
- Policy currency, relevance, and fit for purpose criteria
- Procedural compliance with policy

- Accuracy, completeness, validity of Complaints raised, and
- Timeliness of Complaint resolution (in accordance with policy)
- Performance of SBA or any other outsourced service provider assisting with IDR (if relevant).
- Whether the IDR process is adequately resourced.

Systemic issues

The Trustee will use complaint data to identify recurring themes or systemic issues and feed these insights into service design or operational improvements. This ensures the fund not only responds to complaints but also learns from them to reduce the likelihood of similar issues recurring.

All reports to the Board and/or Board Committees must include metrics and analysis of consumer complaints including about systemic issues identified through those complaints.

All First Super staff and those of SBA, our Administrator, must be encouraged to escalate possible systemic issues that they identify from complaints.

The Trustee will also periodically review AFCA outcomes and decisions involving the fund to identify any common themes, risks, or areas where internal practices, training, or member communication may be improved.

Lessons learned from complaints will be documented and used to support improvements in SBA staff training, particularly for frontline CSOs. These insights may also inform updates to member communication templates and operational procedures to help prevent similar issues in future.

First Super must:

- regularly analyse complaint data sets to identify systemic issues;
- ensure these are promptly escalated to appropriate areas within the Trustee for investigation and action; and
- report internally on the outcome of investigations, including actions taken, in a timely manner.

7 Policy Statements

7.1 Overriding Principles

The Fund's Complaints Handling Process will be deemed to be efficient, honest, and fair if it features the following overriding principles:

- It is easy for members, including those with a disability or language difficulties, to understand and use;
- It helps members to clarify the subject matter of a complaint where necessary;
- It expresses empathy without admitting liability;
- It regards complaints objectively;
- It ensures internal decisions are subject to review;

- A staff member mentioned or implicated in a Complaint as a subject of the Complaint must not investigate the Complaint;
- A proposed remedy must consider whether compensation is appropriate and, if so, what might constitute fair compensation to place the Complainant in the position they should have been in, but for any error (and subject to the requirements of this policy);
- Impact upon other parties must be considered;
- It helps members to know their rights; and
- It places member's best financial interests above all other interests, subject to law.

7.2 Complaint definition, capture, and handling

A complaint is any expression of dissatisfaction made to or about the Fund, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. This extends to:

- Posts (that meet the definition of a "complaint") on a social media channel or account owned or controlled by the Trustee that is the subject of the post, where the author is both identifiable and contactable.
- An objection to a proposed decision about how and to whom to pay a superannuation death benefit distribution.
- An act / omission of the Trustee, Administrator, and / or Adviser.
- A product feature or advice or information whether it is supplied by the Fund or not.
- A failure to deliver on a promise / obligation to a member / beneficiary.
- The conduct of a Fund representative or third party acting for or on behalf of the Trustee.
- Dissatisfaction with the law or interpretation and application of the law, or employment conditions, or Government policy, or any other such thing that may impact a member's entitlements or dealings with the Fund.
- A legal obligation that the Trustee must comply with.
- Any dissatisfaction with the Complaints Handling Process itself (as specified by AS / NZS 10002 – 2014).

A complaint where the Trustee/Fund has no legal alternative other than to handle the matter as it has or where the Trustee considers that the complaint does not have merit still needs to be handled in accordance with this policy to ensure the Trustee meets its legal obligations.

What is not a complaint?

The following examples do not meet the definition of a complaint covered by this policy:

- Employment-related complaints raised by Trustee staff.
- Comments made about the Fund where a response is not expected, for example, feedback provided in surveys or reports intended solely to bring the matter to the Trustee's attention, for example, the website is not working.

Complaint Process

The Trustee will have processes in place to manage the lodgement, review, and response to complaints that meets the requirements of RG 271. This process will cover the following matters:

- How complaints are identified and reported to the Governance Team.
- The complaint acknowledgement process.
- Complaint investigation process.
- Complaint response requirements.
- How updates will be provided to Complainants.

Timeframe	Type	Reason for timeframe
< 30 days	Admin errors, benefit estimates, contribution issues.	Simple resolution, no third party, low risk.
31 – 45 days	Insurance claim disputes, rule interpretation, escalated queries.	Requires legal/insurer input, more investigation, third party issues.
< 90 days	Death benefit distribution disputes.	Legally complex, multiple parties, trustee decision.

Acknowledging & Responding:

Stage of Complaint	Timeframe	Notes
Acknowledgement of complaint	Within 24 hours (or 1 business day)	Acknowledgement can be via email, letter, or phone.
Initial assessment of complaint	Within 3 business days	Assess whether further investigation is needed or if immediate resolution is possible.
Resolution of straightforward complaints	Within 30 calendar days	Applies to most financial services complaints and simple super issues (e.g. admin errors).
Resolution of moderately complex super complaints	Within 45 calendar days	Used for complex super issues like insurance, calculations, or where third-party input is needed.
Resolution of death benefit distribution complaints	Within 90 calendar days	Specific to death benefit complaints, due to legal and investigative complexity.
Progress updates (if unresolved)	Every 10 business days until resolved	Required if resolution extends beyond 5 business days.
Final response to complainant	Within relevant maximum timeframe (30, 45 or 90 days)	Must include outcome, reasoning, and right to escalate.
Escalation to AFCA (if unresolved after final response)	After final response, or earlier if complainant requests	Complainant can approach AFCA after final response or if dissatisfied.

Decisions in relation to the payment of compensation, legal advice required and how complaints will be managed, will be in accordance with the Trustee's Delegation of Authority Policy.

7.3 Distinction between a Complaint and an Incident / Breach

The Incident and Breach Reporting Policy defines the following terms:

- *Incident* – A failure in any standard process or procedure that may or may not incorporate a breach and may have a negative impact or connotation that appears not inconsequential. Includes near risk events.
- *Breach* – A failure to comply with the relevant law, trust deed, or a requirement of a risk management or compliance plan. A notifiable breach is a breach or likely breach that must be reported to a regulator within a specified time.

An 'event' is defined under the Incident and Breach Reporting Policy as '… an occurrence or omission that seems more likely than not to involve either a breach or incident.'

Complaints as defined by this Policy must be evaluated to determine whether they meet the definition and criteria of an Incident or Breach. In the event such definition or criteria is satisfied, then the Incident and Breach Reporting Policy must also be applied. It is a requirement that the Trustee be notified and consulted as part of this evaluation process.

8 Definitions

Term	Definition
AFCA	Australian Financial Complaints Authority
APPs	Australian Privacy Principles
ASIC RG 271	ASIC's Regulatory Guide 271 Internal Dispute Resolution
Complaint	The meaning provided by section 7.3 of this Policy
Complaints Handling Process	The process for handling complaints set out in section 7.3 of this Policy
Corporations Act 2001	*Corporations Act 2001* (Cth) and Regulations
Fund	First Super
IDR	Internal Dispute Resolution
OAIC	Office of the Australian Information Commissioner
Privacy Act 1988	*Privacy Act 1988* (Cth)
SBA	Super Benefits Administration Pty Ltd
SIS	*Superannuation Industry (Supervision Act) 1993* (Cth) and Regulations
Systemic Issue	A persistent defect in policy or procedure that has or is likely to result in multiple complaints
Trustee	First Super Pty Limited

9 Review, Update, and Approval

This Policy should be reviewed and updated every two years

The Board has overall responsibility for the approval of this Policy.