

## ▶ How to make a complaint

If you are not satisfied with our service or products, or with a decision we have made in respect of your super, and would like to make a complaint, please contact us.

### How to make a complaint

In the first instance, you can raise any concerns with Member Services.

A phone call to one of our Member Services staff is usually enough to sort out most matters. Clearly state the problem and how you would like it resolved. Your call may be recorded so there will be a record of the conversation for future reference.

If we did not resolve your concerns over the phone or you are not satisfied with our response, you can make a formal complaint online, by phone, email or letter. Letters should be addressed to:

Complaints Officer  
Maritime Super  
Locked Bag 2001  
QVB Post Office NSW 1230

We will ensure that your complaint is dealt with fairly and promptly through our internal complaint management process. You can expect to receive an acknowledgment and, where your complaint is not resolved within 5 days, a written response with our decision. We are required by law to deal with all complaints within 45 days, or 90 days if the complaint is in relation to a death benefit distribution. Some complaints may take a little longer to resolve, for example, if your complaint is complex or relates to an insurance claim. We will keep you informed.

### If you are not satisfied with our response

If an issue has not been resolved to your satisfaction, or we take longer than the relevant timeframes to resolve your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). While you can take your complaint to AFCA at any time, AFCA will generally not deal with your complaint until it has been through our internal complaints management process.

AFCA is an independent body established by the Federal Government to provide fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA at:

AFCA  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

Time limits may apply to some types of complaints lodged with AFCA; for example, complaints about a TPD claim or death benefit distributions. You can find out more from the AFCA website.

### We're here to help

At Maritime Super, we're here to help, so if you have a concern or complaint, we take it seriously. As your first port of call, call Member Services on 1800 757 607.

Maritime Super treats every member complaint as a serious issue, so we have formal procedures in place for address your concerns or complaints

 **Toll Free**  
1800 757 607

 **Website**  
[www.maritimesuper.com.au](http://www.maritimesuper.com.au)

 **Email**  
[info@maritimesuper.com.au](mailto:info@maritimesuper.com.au)