Important note
The information in this document forms part of the Product Information Booklets for GESB Super and West State Super, each dated 1 October 2019. You should read the information in this document as part of the Product Information Booklet before making a decision.

We’re committed to delivering quality service to you
At GESB, we’re committed to providing members with quality super and retirement products and services. We also recognise that despite our best intentions, there might be an occasion you want to make an enquiry or raise a complaint.

If our service doesn’t meet your expectations, we’d like to know. Your complaint can help us identify and correct those situations where our standards are not as they should be, so we can further improve our service to you and our other members.

What is a complaint?
We see a complaint as ‘any expression of dissatisfaction with our products or service where a response is expected’.

If you would like to make a complaint, please be assured that it will not affect any future service you receive from us.

Who can make a complaint?
You can make a complaint if you are:
• A current or former GESB member
• A person with an interest in a decision from GESB
• Any person acting on behalf of the persons above

Our commitment to you
We would like you to know:
• Your complaints will be considered in a transparent manner
• Your privacy will be maintained and anonymity will be granted in accordance with applicable privacy laws
• Your rights will be recognised, including your right to be heard and your right to a fair decision
• Our complaints handling process will reflect the principles of natural justice and procedural fairness
• You will not be discriminated against as a result of making a complaint
• Our internal complaints process will be provided at no cost to you

How to make a complaint
Your complaint can be made verbally or in writing. You can either:
• Call your Member Services Centre on 13 43 72
• Send an email to memberservices@gesb.com.au
• Write to us at:
  Member Services - Feedback
  GESB, PO Box J 755, PERTH WA 6842

To help us address your complaint effectively, we ask that you:
• Outline the issues that concern you
• Let us know the outcome you expect as a result of your complaint
• Provide us with your contact details and member number

How we respond to complaints
In most cases, we’ll be able to resolve your problem over the phone, or promptly if it is a written complaint. If that is not possible, then we will follow our internal complaints process.

We will call you or send you a letter or email to acknowledge your complaint. You will be provided with a contact name and telephone number for one of our staff members should you wish to talk about any issues related to your complaint.

We’ll try to resolve your complaint within 30 days. Once resolved, you’ll receive a letter confirming our findings and our intended actions. If it is not resolved within 30 days, we’ll contact you and advise the reason for the delay within a 14-day period.

What happens if you are not satisfied with the outcome?
Independent internal review
If you are not satisfied, you can request a review of your complaint by an independent person within GESB. This review will be separate from the initial review and we will endeavour to complete it, within 90 days of receiving your initial complaint. We’ll advise you of the outcome of this review in writing, and if you are still not satisfied with the outcome, you have the right to appeal directly to AFCA which is explained further overpage.
Australian Financial Complaints Authority (AFCA)
The Australian Financial Complaints Authority (AFCA) is an external dispute resolution body established by the Commonwealth Government.

AFCA replaced the Superannuation Complaints Tribunal (SCT) as the authority for handling super complaints on 1 November 2018.

If you are not satisfied with the outcome of our internal review, you have the right to appeal to AFCA. AFCA cannot consider your complaint unless you have first lodged a request for review with GESB (and you were not satisfied with our response, or we did not respond within 90 days of your request).

To contact AFCA, you can:
Phone: 1800 931 678 (free call)
Visit: afca.org.au
Write a letter to:
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

There is no charge for lodging a complaint with AFCA.
Time limits may apply to the lodgement of your complaint with AFCA. Please refer to the AFCA website for further information.

If AFCA accepts your complaint, they may attempt to resolve your complaint by conciliation. This involves helping you work with us to come to a mutual agreement. If conciliation is unsuccessful, and depending on the complexity of the case, the matter may be referred to an adjudicator, ombudsman or panel for a decision.