

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 2018. 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 the relevant external dispute resolution body.

Superannuation Complaints Tribunal (SCT) and the Australian Financial Complaints Authority (AFCA)

Currently we come under the jurisdiction of the Superannuation Complaints Tribunal (SCT). From 1 November 2018, the Australian Financial Complaints Authority (AFCA) will replace the SCT. AFCA is an external dispute resolution body, established by the Commonwealth Government.

Until 31 October 2018, if you are still not satisfied with the outcome of our review, or if your complaint has not been resolved by our internal complaints process team within 90 days, you have the right to appeal to the SCT. From 1 November 2018, you may lodge complaints you may have about us with AFCA.

The date you lodge your complaint will determine which dispute authority you should contact:

- Up until 31 October 2018, complaints can be lodged with the Superannuation Complaints Tribunal (SCT). You can contact the SCT by phone on 1300 884 114 or visit their website at www.sct.gov.au
- From 1 November 2018, complaints will be dealt with by the Australian Financial Complaints Authority (AFCA). You can contact AFCA by phone on 1800 931 678 or visit their website at afca.org.au, or write to GPO Box 3, Melbourne VIC 3001

There is no charge to you for lodging a complaint with the SCT or AFCA.

Please note that a formal complaint made to the SCT must be specific to you and cannot relate to the management of the fund as a whole, such as investment performance or the general level of fees and charges.

If the SCT or AFCA accept 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, the complaint may be referred to the SCT/AFCA for a determination.

Disclaimer: the information contained in this brochure is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not taken into account your investment objectives, financial situation or needs. We are not licensed to provide financial product advice. Before acting or relying on any of the information in this document, you should read this brochure in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures, and consider whether the information is appropriate for you. You may also wish to consult a suitably qualified adviser to assist you.

How to contact us

T Member Services Centre 13 43 72
PO Box J 755, Perth WA 6842

F 1800 300 067

W gesb.wa.gov.au