

Resolving your complaint

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live Chat service at gesb.wa.gov.au.

Important note: the information in this document forms part of the product information booklets (PIBs) for GESB Super and West State Super, each dated 11 June 2026. You should read the information in this document as part of the PIB 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 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 situations so we can further improve our service for you and our other members.

What is a complaint?

We see a complaint as 'any expression of dissatisfaction made to or about our organisation, related to our products or services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required'.

If you would like to make a complaint, please be assured that it will not negatively 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
- An employer
- 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:

- Download and complete our Complaint form at gesb.wa.gov.au/forms
- Call your Member Services Centre on 13 43 72 between 7.30am and 5.30pm (AWST), Monday to Friday
- Send an email to memberservices@gesb.com.au
- Use Live Chat at gesb.wa.gov.au/contactus
- 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's a written complaint. If that is not possible, then we will follow our internal complaints process.

We will call or send you a letter or email to acknowledge your complaint. You'll be provided with contact details for one of our staff members in case you would like to talk about any issues related to your complaint.

We'll try to resolve your complaint within 30 business days. If it's not resolved within 30 business days, we'll contact you to let you know the reason for the delay and provide an update every 14 days until our review is complete. Once resolved, you'll receive a letter confirming our findings and our intended actions.

What happens if you're not satisfied with the outcome?

If you're not satisfied with the outcome of your complaint, you can request an internal review or seek to have the matter dealt with directly by the Australian Financial Complaints Authority (see below).

Internal review

You can request a review of your complaint by emailing GESB at memberservices@gesb.com.au or calling 13 43 72. Please provide some specific details about what aspect of the outcome you are dissatisfied with and what resolution you are seeking from the internal review. This review will be conducted by a person within GESB who is separate from the initial investigation of the complaint. We will endeavour to complete this review within 30 days of you lodging your internal review request. We will advise you of the outcome of this review in writing.

Australian Financial Complaints Authority

If you are not satisfied with the outcome of your complaint or the outcome of our internal review, you have the right to appeal directly to the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body. It provides fair and independent financial services complaint resolution that is free to consumers.

Although you are able to make a complaint directly to AFCA at any time, they will not usually consider your complaint unless you have first lodged a complaint with GESB and you were not satisfied with our response, or we did not respond within 45 days of lodgement.

Death benefit distributions complaints

If your complaint relates to a superannuation Death benefit distribution you can only make a complaint to AFCA if you object to a decision on the payment of the Death benefit within 28 days of receiving notice of the decision.

To contact AFCA, you can:

- Phone 1800 931 678 (free call)
- Visit afca.org.au
- Email info@afca.org.au
- Write a letter to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to the lodgement of your complaint with AFCA. For instance, please refer to the AFCA website at afca.org.au for more information.

If AFCA accepts your complaint, they may attempt to resolve it by informal processes such as negotiation or conciliation. These informal processes may involve helping you work with us to come to a mutual agreement. If the informal processes are unsuccessful or there is a reason to progress the matter without conducting any informal processes, AFCA may proceed to making a determination on the merits of the complaint. Depending on the complexity of the case, this may involve the matter being referred to an adjudicator, ombudsman or panel for a decision.

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 considered your personal circumstances including 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 brochure, you should review your personal circumstances, and assess whether the information is appropriate for you. You should read this brochure in conjunction with the relevant product information booklet and disclosure documents at gesb.wa.gov.au/brochures. You should seek advice specific to your personal circumstances from a suitably qualified adviser.

How to contact us

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PO Box J 755, Perth WA 6842

F 1800 300 067

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