



Australian Government

Commonwealth Superannuation Corporation

CSC Complaints Policy



Commonwealth
Superannuation
Corporation

Commonwealth Superannuation Corporation's Complaints Policy

PURPOSE

At Commonwealth Superannuation Corporation (CSC), customers are at the heart of everything we do. We understand that sometimes things can go wrong. If they do, we're here to help.

We have established this policy in accordance with Regulatory Guide 271 Internal Dispute Resolution (RG271), which explains what financial firms must do to have an internal dispute resolution (IDR) system in place that meets Australian Securities and Investment Commission's (ASIC) standards and requirements.

WHAT IS A COMPLAINT

In accordance with RG271, a complaint is defined as:

"[An expression] of dissatisfaction made to or about an organization, 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."

The following expressions of dissatisfaction are complaints:

- posts on social media channels or accounts CSC own or control, 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;
- complaints about a matter that is the subject of an existing remediation program or about the remediation program itself (e.g. delays, lack of communication);
- complaints about the handling of an insurance claim (e.g. excessive delays or unreasonable information requests).

WHAT IS NOT A COMPLAINT

Similarly, in accordance with RG271, the following expressions of dissatisfaction are not considered to be complaints.

- employment-related complaints raised by financial firm staff;
- comments made about a firm where a response is not expected, such as:
 - feedback provided in surveys; or
 - reports intended solely to bring a matter to a financial firm's attention
- hardship notices or requests to postpone enforcement proceedings, unless the customer raises issues that meet the definition of complaint.

HOW YOU CAN MAKE A COMPLAINT

You can make a complaint by heading to our [Contact Us](#) page and selecting your scheme, or the scheme that relates to the complaint, if you are lodging a complaint on behalf of someone else.

You may also contact our IDR team directly to make a complaint or follow-up on an existing complaint. If your complaint relates to PSS, MSBS, CSS, DFRDB or ADF Cover you can:

1. Make a complaint via our [online feedback form](#)
2. Call our Customer Care team on 1300 033 732
3. Email us at customer.care@csc.gov.au
4. Mail or Fax us via the details found on our [Contact Us](#) page.

If your complaint relates to PSSap, CSCri or ADF Super, you can:

1. Make a complaint via our [online feedback form](#)
2. Call to make a complaint on 1300 725 171
3. Email us at complaints@pssap.com.au (for PSSap or CSCri complaints)
4. Email us at complaints@ADFSuper.com.au (for ADF Super complaints)
5. Mail or Fax us via the details found on our [Contact Us](#) page.

WHAT WE NEED FROM YOU

To help us deal with your complaint quickly and accurately, please include the following information when you contact us:

- Your full name, including any middle names we may have on file (or for the member, if you are making a complaint on someone's behalf).
- At least two other points of ID, such as: DOB, current address, employer or service/AGS/reference number.
- Details of your complaint.
- Copies of any relevant documentation.
- Your desired outcome.

If you are making a complaint on behalf of someone else, we will also need information about you, including;

- Your full name and relation to the person you are making a complaint on behalf of.
- A certified copy of a Third Party Authority, Power of Attorney or similar document (please let us know if you have supplied this information previously).
- If you are a financial representative or business, the name and location of your place of work.
- Your preferred contact details.

WHAT YOU CAN EXPECT FROM US

- We will acknowledge your complaint within 24 business hours or as soon as practicable. For example, if you make a complaint over the phone we will verbally acknowledge your complaint. If you make a written complaint, we will acknowledge your complaint in writing.
- We will record your complaint, and whenever possible try to resolve immediately or within 5 business days.
- If we're unable to resolve your complaint within 5 business days, we will escalate your complaint to the Internal Dispute Resolution (IDR) Team.

What happens next?

- You will be allocated a dedicated IDR Case Manager who *will investigate and prepare a formal complaint response*.
- We may need to get in contact with you to better understand your situation and ask for any additional information that could assist in our investigation.
- We endeavour to provide regular updates to our customers throughout the complaint handling process and you can also contact us directly to request an update or provide more information.
- You will receive a written complaint response, which will include the following information:
 - The final outcome of your complaint, including either confirmation of the actions we have taken to fully resolve your complaint or reasons for rejection or partial rejection of your complaint;
 - Your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response, and AFCA contact details;
 - Our response will clearly identify and address the issues you have raised in your complaint and include our findings on material questions of fact and references to information that supports those findings; and
 - Our response will include enough details to ensure you are fully informed and understand the basis of our decision, to help you decide whether to escalate the matter to AFCA or another forum.
- The timeframe to resolve a complaint depends on the nature and complexity of the issues you have raised. We are required to resolve most complaints within 45 days, however, we aim to provide you with a written IDR response as soon as we can.

Maximum IDR timeframes for IDR responses

Complaint type	Timeframe
Superannuation trustee complaints	No later than 45 calendar days after receiving the complaint (exceptions apply)
Complaints about superannuation death benefit distributions	No later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporations Act

WHEN CAN MAXIMUM IDR TIMEFRAMES BE EXCEEDED?

There are some instances where CSC is not required to provide an IDR response within the maximum timeframes set out above.

First, we consider if:

- The resolution of the complaint is particularly complex, such as;
 - when the complaint event occurred more than 6 years ago and requires reconstruction of account information;
 - a complaint about a superannuation death benefit distribution involves multiple submissions from potential beneficiaries with competing information about the status of relationships or levels of financial dependence.

And/or

- Circumstances beyond CSC's control are causing complaint management delays, including;
 - the complainant is waiting on a medical appointment that we reasonably require the complainant to attend;
 - the complainant is unable to respond to CSC due to illness or absence;
 - information must be obtained from third parties to a complaint (excluding an authorised representative who is a party to the complaint); and
 - a death benefit decision-maker is waiting on information requested from potential beneficiaries to a death benefit to substantiate their claim.

Second, we will ensure that:

- we provide an 'IDR delay notification' that informs the complainant about:
- the reasons for the delay;
- their right to complain to AFCA if they are dissatisfied; and
- contact details for AFCA.

IF YOU'RE STILL NOT SATISFIED

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Web	www.afca.org.au
Post	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001

TRANSLATION SERVICES

It is important to know that there are alternative ways to contact CSC to make a complaint.

If you don't speak English as your first language, we have limited internal resources to assist customers with some languages. Alternatively, you can contact the Translator and Interpreter Service (TIS) - www.tisnational.gov.au who offer a variety of services.

If you have a hearing or vision impairment, we recommend you contact the National Relay Service (NRS) who offer a range of contact method such as talk to text/chat, AUSLAN translation, video relay and audio relays.

More information can be found by following this link www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

FURTHER HELP

If after reading this policy you have any questions, or you are still not sure how to make a complaint or what is a complaint, please get in touch so we can help. You can do this by heading to our [Contact Us](#) page and selecting your scheme, or the scheme that relates to the complaint if you are lodging a complaint on behalf of someone else.