

ENQUIRIES, CONCERNS AND COMPLAINTS

LGIAsuper is passionate about providing you with excellent personal service and looking after your wellbeing with individual attention and quick response to your needs.

Our enquiries procedure

An enquiry is any request for information concerning a person's membership of the fund. If you have an enquiry, you can have it answered simply by either visiting our website, giving us a call, sending us an email, sending us a letter or visiting us at our office.

Our contact details	
Web address	lgiasuper.com.au
Phone number	1800 444 396 +61 7 3244 4300
Fax number	07 3244 4344
Email address	info@lgiasuper.com.au
Postal address	LGIAsuper GPO Box 264 Brisbane Qld 4001
Office address	Level 20 333 Ann Street Brisbane Qld 4000

What happens when I make a verbal enquiry?

We answer all enquiries made face-to-face or over the telephone immediately where possible. If further research is needed to answer your query, the matter will be investigated and we will contact you by close of business the following day.

What happens when I make a written enquiry?

We will answer your written enquiry within 2 days of receiving it. If we are unable to respond to you in this time, we will let you know.

Our complaints procedure

In general terms, a complaint is any request from a person that:

- expresses dissatisfaction at a decision made by (or an action of) the Board or staff of LGIAsuper, and
- requires some sort of activity as a consequence, such as a response or resolution.

How can I make a complaint?

If you are unhappy about something, we want to know straight away so that we can resolve the matter. A complaint can be made:

- by telephone - simply call 1800 444 396 or +61 7 3244 4300 and request to be put through to the Complaints Officer
- by letter - your letter should contain as much detail as possible and the resolution you require. Attachments are encouraged to provide greater detail when necessary
- online by email or webchat - include the same information as you would in a letter
- in person - visit our office and request to see the Complaints Officer, who will meet with you to discuss and document your complaint.

If your complaint is complex, we recommend for you to put it in writing. The Complaints Officer is available to assist you in documenting your complaint if required.

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January 2019

Your complaint will be referred to the Complaints Officer. The Head of Compliance is assigned as the Board's Complaints Officer. If a complaint relates to action taken by the Head of Compliance, the Scheme Secretary will act as the Complaints Officer for that particular complaint. The contact details for the Complaints Officer can be found below.

Complaints Officer contact details

Postal address	Complaints Officer LGIAsuper GPO Box 264 Brisbane Qld 4001
Email address	complaints@lgiasuper.com.au

What does the Complaints Officer do?

Our Complaints Officer makes every effort to resolve your complaint without the need for further formal action. If the Board's management does not have the authority to resolve the complaint, the complaint will be referred to the Board of Directors for consideration.

The Complaints Officer will send an initial response/ acknowledgment within 14 days of receiving your complaint. Where necessary a full, formal response will be given within 45 days of receiving the complaint. Note that current superannuation law allows us up to 90 days to deal with a complaint.

If an enquiry handled by any staff member of the Board develops into a complaint, it will be immediately referred to the Complaints Officer.

The Complaints Officer maintains a register to record each complaint received and the responses to them.

What if I'm still unhappy?

If you believe our internal complaints process has not resolved your complaint or we have not resolved your complaint within 90 days, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

AFCA's role is to assist consumers to reach agreements with financial firms about how to resolve their complaints. AFCA provides a fair and independent complaint resolution service that is free to consumers. They do not act for either party to advocate their position. If a complaint cannot be resolved between the parties, they will decide an appropriate outcome. Decisions they make can be binding on the financial firm involved in a complaint.

To find out whether AFCA is able to handle a complaint you can contact them on the details below.

Australian Financial Complaints Authority

Web address	www.afca.org.au
Phone number	1800 931 678
Email address	info@afca.org.au
Postal address	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001

There are time limits for lodging certain complaints with AFCA. We will inform you of these time limits when we give you our decision about your complaint. Complaints about death benefits must be lodged with AFCA within 28 days of you being given a notice about our decision.

This info sheet has been produced by LGIAsuper Trustee (ABN 94 085 088 484, AFS Licence No. 230511) as Trustee of LGIAsuper (ABN 23 053 121 564) for LGIAsuper members. It provides general information only and does not take into account your personal objectives, financial situation or needs. The Board recommends you consult with an authorised or licensed financial advisor if you require advice which takes into account your personal financial circumstances. LGIAsuper has representatives that are authorised to provide personal advice on LGIAsuper products and superannuation. Information on products offered by the Board can be found in our product disclosure statements.

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LGIAsuper
Let's Grow