

Complaints Management Procedures

Mercer Super



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1. Your feedback matters

At Mercer Super, we want to hear from you, good or bad. If you're unhappy about something we've done whether it's about your super, a claims process or our service, please tell us. We see your feedback as a chance to do better.

This Complaints Management Procedures guide will help you:

- Make a complaint
- Know what happens after you've made a complaint
- Find out what to do if you're still unhappy after we've handled your complaint
- Learn about other ways we can assist you

2. How to make a complaint

You can:

- Call our Helpline on **1800 682 525**
Monday to Friday, 8am-7pm (AEST/AEDT)
- Email us at: **MSALCustomer.Complaints@mercer.com**
- Write to us: **Complaints Officer**
Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

3. If you need help making a complaint

Authorising someone you trust to help you

You can reach out to us at any time to make a complaint. However, there are times when you may prefer to have someone else make a complaint on your behalf. This may be a family member or friend, a financial adviser, or a legal representative.

You'll need to provide us with your written authority to speak with your representative by completing and returning our downloadable [Third Party Authority form](#). Once this authority is in place, we'll work with your representative to resolve your complaint.

There are situations where we will still reach out to you, such as:

- When you've changed your mind and you'd prefer for us to speak with you directly instead of your representative;
- When we have reasonable concerns that your representative may not be acting in your best interest, is being dishonest or misleading with us or you, or isn't allowed to represent you; or
- Australian Financial Complaints Authority (AFCA) has indicated to us that your representative is excluded from handling complaints made to AFCA.

Accessibility support

At Mercer, we strive to create an inclusive experience and provide equal access to information for all our customers, regardless of their ability or environment.

If you need accessibility support to better understand the information in this Complaints Management Procedures guide, please call our Helpline on **1800 682 525**, Monday to Friday, 8am–7pm (AEST/AEDT).

National Relay Service

We offer support for anyone with a hearing or speech impairment through the National Relay Service (NRS).

You can find more information or learn how to register for the NRS by calling **1800 555 660** or register online via **www.accesshub.gov.au/about-the-nrs**

- NRS Chat users, connect to the NRS then ask for **1800 682 525**.
- Teletypewriter (TTY) users, phone **133 677** then ask for **1800 682 525**.
- Speak and Listen (speech-to-speech relay) users phone **1300 555 727** then ask for **1800 682 525**.

Getting help in your language

We offer translator and interpreter services provided by Translating and Interpreter Services (TIS) National to help assist you in a language you're more comfortable with. This service is available in more than 150 languages.

Please let us know if you would like us to arrange this service for you by calling our Helpline on **1800 682 525**, Monday to Friday, 8am-7pm (AEST/AEDT) and asking for an interpreter.

Alternatively, you can visit our website to access our '[How to make a complaint](#)' guide available in easy English or other translated languages.

4. How we handle your complaint

Every effort will be made to provide an outcome to your complaint that's fair, transparent and completed within a reasonable timeframe.

Once your complaint is received, the following steps will be taken to address your concerns:

- **Send you a confirmation**, generally by the next business day, to let you know we've received your complaint
- **Assign a team member** to help with your complaint
- **Assess and investigate** your complaint fairly, objectively and without bias
- **Ask you for more information**, if required, to properly consider and make a decision in relation to your complaint
- **Provide you with a written response** on the outcome of the investigation, addressing the issues you have raised and what to do if you are not satisfied with the decision or response.

If your complaint is resolved within five days, a written response will not be provided unless a written response has been requested by yourself, or the Trustee is otherwise required to do so.

5. Complaint resolution times

Our aim is to resolve your complaint right away, or where it's not possible, within five business days. If more time is required, we will always notify you.

There are many things that can affect complaint handling times, but we'll strive to meet the maximum resolution times as set out by law, if not faster.

The maximum resolution timeframes are outlined in the table below:

| Complaint type | Maximum resolution timeframes |
|--|---|
| Complaints related to the Mercer Super Trust, superannuation benefit or insurance claims | No later than 45 calendar days after receiving the complaint. |
| Complaints related to 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. |

In some situations, like when a complaint is unusually complex or when matters beyond our control result in delays, we might not be able to resolve your complaint within the expected timeframes. If this is the case, we'll send you a notification explaining the reasons for the delay, as well as your rights to forward your complaint to AFCA should you wish to. See AFCA contact details below.

6. If you're unhappy with the outcome of the complaint

If you're not satisfied with the outcome of your complaint, or we're unable to resolve your complaint within the resolution timeframe set out by law, you can forward your complaint to AFCA.

AFCA is a fair and independent body that can assist you further with resolving your complaint at no cost to you.

It is important to note that there are some time limits for lodging certain types of complaints with AFCA. For example, if a complaint relates to an insurance claim for total and permanent disablement (TPD) or the distribution of a death benefit, it must be lodged with AFCA within specific timeframes from the Trustee's original decision on the claim.

For more information, you should contact AFCA directly:

How to contact AFCA

Website: www.afca.org.au

Email: info@afca.org.au

Phone: **1800 931 678** (free call)

Mail: **Australian Financial Complaints Authority**
GPO Box 3
Melbourne VIC 3001

Other alternatives

There are other options that may be available:

- You may wish to get legal advice from your community legal centre such as Legal Aid
- You can also contact ASIC, a regulator, for information on **1300 300 630**, or through ASIC's website at **www.asic.gov.au**.

7. In need of extra support?

If you're experiencing financial difficulty, you may be able to access some, or all, of your super either based on **financial hardship** or **compassionate grounds**.

Additionally, if you are experiencing financial or elder abuse, domestic or family violence, having someone to talk to could make all the difference.

Below are some of the free and confidential support services.

- **Financial Counselling Australia** 1800 007 007: Financial counsellors provide a free, independent and confidential service **www.financialcounselingaustralia.org.au**
- **1800 RESPECT** 1800 737 732: A free 24 hour, sexual assault, family and domestic violence counselling line - for anyone who has experienced, or is at risk of, family and domestic violence and/or sexual assault **www.1800respect.org.au**
- **Lifeline (24 hours)** 13 11 14: Providing anyone experiencing a personal crisis with access to 24 hour crisis support and suicide prevention services **www.lifeline.org.au**

8. We take your privacy seriously

Respecting and protecting our customers' privacy is a key commitment of Mercer (and its subsidiaries). We only gather personal information we need to identify you in order to investigate and address a complaint.

To learn more, please visit our webpage [Mercer Privacy Policy](#).

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