

Zurich Master Superannuation Fund - Complaints Factsheet

The trustee is committed to providing you with high levels of service and has established arrangements for any enquiries or complaints.

Complaints Resolution Process

The trustee has an established complaints handling process and is committed to properly considering and resolving all complaints.

Should you have a complaint regarding your membership of the Zurich Master Superannuation Fund or the Trustee, you should contact Zurich's Customer Service Operations Manager on 131 551. The Customer Service Operations Manager has been authorised by the Trustee to receive all enquires and complaints.

Where possible we will resolve your complaint within 5 business days. However we have 45 days to provide a response. If we are unable to meet these timeframes, we will provide you with regular updates throughout the process. We may need your assistance in obtaining further information, or if a longer assessment period is required, we will contact you to discuss the process and agree to next steps going forward. Please note that complaints are also subject to a review by the Trustee and in total may take up to 90 days.

We hope that we can resolve your complaint through our Internal Dispute Resolution (IDR) process. However, if you are not satisfied with our response to your complaint or we haven't resolved the complaint within the above timeframes you can raise the matter with the Australian Financial Complaints Authority (AFCA).

You can contact AFCA at:

Online:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

AFCA is an independent body established by the Commonwealth Government and provides a free dispute resolution to consumers and small businesses for all financial products and services.

Important:

Although there is no time limit for some complaints to AFCA, others, such as a complaint about disability or death benefits, must be lodged within a particular time. For further information regarding the relevant time limits, you should refer to the AFCA website, www.afca.org.au, or contact Zurich Customer Care on 131 551.