

# Resolving your complaint

## THIS INFORMATION WILL ASSIST YOU IN MAKING A COMPLAINT

The information in this document forms part of the Product Information Booklet for GESB Super and West State Super, each dated 21 November 2011. You should read the information in this document as part of the Product Information Booklet before making a decision.

### WE’RE COMMITTED TO DELIVERING YOU QUALITY SERVICE

At GESB, we’re committed to providing members with quality super and retirement products and services. But we recognise that, despite our best intentions, you may have occasion 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 those situations where our standards are not as they should be, so we can further improve our service to our members.

#### What is a complaint?

At GESB, we see a complaint as ‘any expression of dissatisfaction with a GESB service or product where a response is expected’.

If you wish to make a complaint, please be assured that it will not affect any future service you receive from GESB.

#### Who can make a complaint?

- A current or former GESB member
- A person with an interest in a decision from GESB
- Any person acting on behalf of the persons above

### OUR PROMISE

We promise that:

- Your complaints will be considered in a transparent, equitable, objective and unbiased manner.
- Privacy will be maintained and anonymity will be granted where requested.
- Your rights will be recognised, including the right to be heard and the right to an impartial decision. The complaint process will be free of charge.
- 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.
- Should you feel that your issues have not been dealt with adequately, you may request a review of your complaint by an independent person within GESB. Alternatively, you have the right to appeal directly to the Superannuation Complaints Tribunal after you have received an outcome from GESB about your complaint.

### HOW TO MAKE A COMPLAINT

Your complaint can be made verbally or in writing. We have listed some guidelines below that will assist you in having your complaint resolved in a timely manner.

- Call your Member Services Centre on 13 43 72 or send an email to [memberservices@gesb.com.au](mailto:memberservices@gesb.com.au); or
- Write a letter to:
  - Member Services – Feedback
  - GESB, PO Box J 755, PERTH WA 6842
  - Outline the issues that concern you.
  - Let us know what outcome you expect as a result of your complaint.
  - Make sure that you 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 on the spot. If that is not possible then the following process will be followed. We’ll call you or send you a letter and/or email to acknowledge your complaint. You will be provided with a GESB contact name and telephone number should you wish to talk about any issues related to your complaint.

We will try to resolve your complaint within 30 days. Once resolved, you’ll receive a letter confirming our findings and our intended actions; or if it is not resolved within 30 days, we’ll contact you and advise the reason for the delay within a 14 day period.

### WHAT IF I AM NOT SATISFIED WITH THE OUTCOME?

#### Independent internal review

If you are not satisfied, you may wish to request a review of your complaint by an independent person within GESB. This review will be independent from the initial complaint process and we will endeavour to complete the review, where possible, within 90 days. We’ll advise you of the outcome of this review in writing and your right to appeal to an independent complaints tribunal.

#### Superannuation Complaints Tribunal

GESB has elected to come under the jurisdiction of the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints with Fund trustees, managers and administrators.

If you’re not satisfied with the outcome of the review of your complaint by GESB, the Tribunal may be able to assist you to resolve your formal complaint. Please note that a formal complaint must be specific to you and cannot relate to the management of the Fund as a whole, such as investment performance or the general level of fees and charges.

If the Tribunal accepts your complaint, it will attempt to resolve the matter through conciliation. This involves assisting you and GESB to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to the Tribunal for a determination.

If you wish to find out whether the Tribunal can handle your complaint and/or clarify what information they require, call the following number:

**1300 884 114** The Superannuation Complaints Tribunal (SCT)

## How to contact us

☎ Member Services Centre 13 43 72    📠 Facsimile 1800 300 067    🌐 [gesb.com.au](http://gesb.com.au)  
 ✉ PO Box J 755, Perth WA 6842    📍 Level 4 Central Park, 152 St Georges Terrace, Perth