



Enquiries and complaints handling

RBF recognises the importance of member satisfaction, and acknowledges the rights of members and other stakeholders.

The Superannuation Commission (Commission), as Trustee of the Retirement Benefits Fund (Fund), is committed to efficient and fair resolution of complaints from RBF members. The Commission acknowledges the rights of RBF members to complain and actively solicits feedback from RBF members. The Commission adopts the same approach for other stakeholders who wish to raise a complaint with RBF.

The Commission's Enquiries and Complaints Handling Policy has been written having regard to the RBF Governing Rules and any applicable legislation, as well as best practice enquiries and complaints handling processes.

The key objectives of the Policy are to:

- ▶ provide clear guidelines and procedures for dealing with enquiries and complaints made by members, beneficiaries and other stakeholders (complainants);
- ▶ ensure that enquiries, complaints and reviews are dealt with promptly, efficiently and equitably; and
- ▶ ensure that systemic and recurring problems are identified and rectified.

What type of complaint does the Policy relate to?

The Policy applies to a complaint relating to:

- ▶ the operation or management of the Fund;
- ▶ the action or inaction of RBF, or an authorised representative of RBF, but cannot relate to the action or inaction of the member's employer;
- ▶ a decision by RBF in respect of a benefit payment;
- ▶ an exercise of discretion by the Superannuation Commission as trustee of the Fund.

What is a complaint?

A complaint is defined as any expression of dissatisfaction made to the Commission, related to its products, or the complaints handling process itself that is not resolved at the point of service, where a response or resolution is explicitly or implicitly expected.

Lodging a complaint

You should submit your complaint in writing. If this is not possible you should contact RBF for assistance in lodging a complaint. Complaints should be addressed to:

Address: RBF Reviews and Complaints Officer
Retirement Benefits Fund
Reply Paid 89418
PARRAMATTA NSW 2124

General guidelines

No charge is imposed for lodging and resolving complaints through RBF's internal process.

When a complaint is received RBF will acknowledge receipt of the complaint in writing as soon as practicable. RBF will:

- ▶ deal with the complaint appropriately and within a reasonable time frame having regard to the nature of the complaint; and
- ▶ provide the member with the following information:
 - ▶ the decision and further avenue of complaint; and
 - ▶ the remedies (if any) available to the complainant.

We will take all reasonable steps to handle your complaint within 90 days of receiving it, however sometimes it may take longer and you will be notified if this is the case.

RBF complaints handling staff are empowered to consider complaints on their merits and recommend or implement resolutions, within delegated power, based on their investigations. Individual circumstances may require complaint handlers to use their discretion to recognise and deal with each individual complaint. Accordingly, each complaint will be considered on the issues raised.

RBF may choose to limit correspondence where the complaint is considered to be trivial, frivolous or vexatious.

Remedies will be offered and provided when it is appropriate to do so. Remedies will reflect what is fair and appropriate in the circumstances and will take consideration of good business practice and legal obligations. Errors will be corrected in an appropriate manner and remedies may be financial or non-financial.

The principles of natural justice apply to all complaints. Complaint handlers must have access to the tools to assist them to consider all issues raised by complainants, and to address these issues comprehensively and in a manner that the complainant can understand. If a complainant cannot be provided with the outcome requested, RBF will endeavour to provide a reason why this is the case and to satisfy the complainant that we have acted fairly in determining this outcome.

External review of complaint

RBF recognises that in order to provide a fair and responsive complaints process, RBF must provide you with a means by which to achieve resolution of your complaints via an external dispute resolution scheme if a satisfactory resolution cannot be achieved through our internal complaints handling process.

If you are not happy with the way your complaint has been handled, or with its outcome, you have the option to refer your complaint to the Ombudsman Tasmania, an independent officer appointed by the Governor of Tasmania. Any complaints must be lodged with the Ombudsman within certain time limits.

You can contact the Ombudsman Tasmania at:

Address: GPO Box 960
HOBART TAS 7001

Email: ombudsman@ombudsman.tas.gov.au

Phone: 1800 001 170

Website: www.ombudsman.tas.gov.au

Issued by the Superannuation Commission (ABN 93 598 914 092) as trustee of the Retirement Benefits Fund (ABN 51 737 334 954). This Fact sheet was current at the time of publication but is subject to change without notice. If there are any mistakes or omissions in the information, we reserve the right to correct those errors or omissions. The provisions of the RBF Governing Rules and any applicable legislation will prevail over any misstatement in this Fact sheet.

(V3-02/18)

Enquiries

Telephone enquiries of a routine nature can be dealt with on the spot. Any enquiries received via the RBF Enquiry Line that are determined to be a complaint must be recorded and referred to the relevant RBF officer responsible for enquiries and complaints.

Applications made pursuant to the *Right to Information Act 2009* will be dealt with in accordance with that Act.

Email and written enquiries are responded to within 10 business days of the request. The response can be by telephone, fax, email or in writing.

A Family Law enquiry must be responded to within a reasonable time having regard to the information requested and the Family Law legislation.

No charges will be made for the supply of information except for Family Law requests.

Privacy

Complaints are treated as confidential.

RBF complies with the principles of the *Personal Information Protection Act 2004* and *Privacy Act 1988*.

For more information please refer to the Privacy Policies available on the website

Contacting RBF

Contact RBF if you would like additional information or assistance.

RBF Enquiry Line: 1800 622 631 or
+61 2 8571 6868
(international)

Visit: www.rbf.com.au

Write: RBF, Reply Paid 89418,
PARRAMATTA NSW 2124

Office: Ground Floor,
21 Kirksway Place,
Hobart
Level 3, Henty House,
1 Civic Square,
Launceston
