1 July 2019

This information is about Cbus. It doesn’t take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. Call Cbus on 1300 361 784 or visit cbussuper.com.au for a copy.

Cbus’ Trustee: United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792
Cbus ABN 75 493 363 262
MySuper authorisation 75 493 363 262 473.

The information in this document forms part of the following Product Disclosure Statements:
- Cbus Industry Super Product Disclosure Statement issued 1 July 2019
- Cbus Sole Trader Super Product Disclosure Statement issued 1 July 2019
- Cbus Personal Super Product Disclosure Statement issued 1 July 2019
We work hard to provide the best service for members, employers and beneficiaries. If you’re not happy with our service, let us know and we’ll work hard to fix it as quickly as possible.

How do I make a complaint?

You can contact us with your complaint in any of the following ways:

- **1300 361 784** 8am to 8pm (AEST/AEDT) Monday to Friday, closed on national public holidays
- cbussuper.com.au/complaint
- cbussuper.com.au
- Cbus Complaints Officer
  
  Cbus, Level 28, 2 Lonsdale St, Melbourne 3000

Who can make a complaint?

- a current or former member of Cbus
- a participating employer of Cbus
- a current or former beneficiary of a member of Cbus
- an executor or administrator appointed to manage the estate of a deceased member of Cbus
- people with, or who claim to have, an interest in a death benefit
- certain parties to a Family Law Agreement or order affecting super
- a person who has received a Contribution Statement from Cbus for tax purposes
- a person that you have appointed to act on your behalf, such as a lawyer or a Power of Attorney.

You can find more information about beneficiaries at cbussuper.com.au/beneficiaries.

How will Cbus handle my complaint?

We will attempt to resolve your complaint as quickly as possible through our internal complaint management process following the steps below:

- You can make a complaint by telephone, online, by post or in person.
- We will investigate all complaints fairly and provide a written response of the outcome of the investigation addressing the issues you have raised and what you can do if you are not satisfied with the decision or response.
- We may ask you to provide more information to complete our investigation so we fully understand the events and matters as they relate to the issues you are not happy about.
- There are certain timeframes that we must deal with complaints in – see the section below How long will Cbus take to deal with my complaint?
- In most instances, if your concerns have been resolved by phone within five days of receiving your complaint, a written response will not be provided unless you request one.

How long will Cbus take to deal with my complaint?

The time it takes us to handle your complaint depends on the type and complexity of your complaint. We have different legislative timeframes to meet, depending on the nature of your complaint.

<table>
<thead>
<tr>
<th></th>
<th>Super</th>
<th>Privacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>We have <strong>90 days</strong> to respond to your complaint.</td>
<td>We have <strong>30 days</strong> to respond to your complaint.</td>
<td></td>
</tr>
<tr>
<td>If we haven’t responded to your complaint within the above timeframes, or written to you explaining our reasons for not meeting the timeframe, you can contact the following external organisations (see the section What if I’m not happy with Cbus’ response? for more information):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australian Financial Complaints Authority (AFCA).</td>
<td>Office of the Australian Information Commissioner (OAIC).</td>
<td></td>
</tr>
</tbody>
</table>

If we haven’t given you reasons for our decision about your super related complaint, you can request written reasons. These must be given to you within 28 days of your request.
How long do I have to make a complaint to Cbus?

Time limits apply to making complaints about Total and Permanent Disablement (TPD) benefits and death benefits. Meeting these timeframes will ensure you can access AFCA’s complaint resolution service if you’re not satisfied with our decision (see What if I’m not happy with Cbus’ response? opposite).

TPD benefits
AFCA can deal with a complaint about a TPD benefit if you meet the conditions set out below:

<table>
<thead>
<tr>
<th>Circumstances</th>
<th>Time limit to lodge a complaint with AFCA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanently ceased employment due to the condition that resulted in the TPD claim and the claim is made to Cbus within two years of ceasing employment.</td>
<td>Within 4 years of Cbus’ decision</td>
</tr>
<tr>
<td>Did not permanently cease employment due to the condition resulting in the TPD claim.</td>
<td>Within 6 years of Cbus’ decision</td>
</tr>
</tbody>
</table>

1 Cbus will still assess any TPD claim made outside this two-year limit, however AFCA can’t deal with a complaint about Cbus’ TPD claim decision unless the claim is made within this two-year period.

2 There is no time limit on making your claim to Cbus if you didn’t permanently cease employment because of the condition resulting in your TPD claim.

The date you cease employment is the date your employment is formally terminated, rather than the last day you’re able to work.

The timeframes apply to Cbus’ first decision about your claim (i.e. the original decision and not any reconsideration of your claim).

Death benefits

Making a complaint to Cbus about a proposed decision

We will notify claimants of how Cbus proposes to pay a death benefit of a deceased member.

Claimants will then have **28 days** from when they receive the notice to make a complaint to us if they object to the proposed payment of the death benefit.

This period applies to each new decision made by us about a death benefit distribution.

Making a complaint to AFCA about Cbus’ final decision

If you wish to complain about Cbus’ final decision, you have **28 days** from receiving our final decision notice to lodge your complaint with AFCA.

Other complaints

<table>
<thead>
<tr>
<th>Type of complaint</th>
<th>Time limit to lodge a complaint with AFCA</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your complaint is about Cbus giving a contributions statement to the Australian Taxation Office.</td>
<td>Within 12 months of you receiving the contribution statement notice from Cbus.</td>
</tr>
<tr>
<td>If your complaint is about any other super matters (e.g., the operation or management of Cbus relating to your account).</td>
<td>You should generally contact AFCA within two years of receiving a final response from Cbus about your complaint.</td>
</tr>
</tbody>
</table>

What if I’m not happy with Cbus’ response?

If you disagree with our response or haven’t received a response within the relevant timeframes, you can contact us and we’ll investigate it, or you can take your complaint to the following bodies:

<table>
<thead>
<tr>
<th>Super complaints</th>
<th>Privacy complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaints including:</td>
<td>Complaints about:</td>
</tr>
<tr>
<td>• insurance claims</td>
<td>• a breach by Cbus of the Privacy Act 1988</td>
</tr>
<tr>
<td>• death distributions</td>
<td>• Cbus’ Privacy Policy.</td>
</tr>
<tr>
<td>• advice you were given by Cbus</td>
<td></td>
</tr>
<tr>
<td>• the administration of your account.</td>
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</table>

**Take your complaint to:**

Australian Financial Complaints Authority (AFCA).

If AFCA agrees to investigate your complaint, they’ll work with you and Cbus to help resolve your complaint as quickly as possible.

If this is unsuccessful, AFCA can make a determination about your complaint.

**Office of the Australian Information Commissioner (OAIC).**

Complaints can be raised with the OAIC in writing via mail, or via the Privacy Complaint form located at the Commissioners’ website.

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

AFCA is a free service. It is unable to deal with complaints from an Employer about super matters.

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
(local call cost in Australia)
Email: enquiries@oaic.gov.au
oaic.gov.au