How to: make a complaint



October 2026

We're here to help. If you're unhappy with our service, let us know. We'll listen, look into your concerns and work to put things right as quickly as we can.

How to make a complaint

Generally the easiest way to tell us about your complaint is to use the online complaints form or call us.

Send your feedback in the way that's most convenient for you.

Use our online form:
cbussuper.com.au/complaints

Call us on **1300 361 784** 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays

Write to us:
CBUS Complaints Officer
PO Box 24231
Melbourne VIC 3001

Speak to us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Find our locations:
cbussuper.com.au/contact

Regardless of the topic, you should make your complaint as soon as possible after the event that you're not happy about.

Translating and interpreting services

If English isn't your first language, you can contact TIS National for help in your preferred language. This service is provided at no extra cost.

TIS National services are available 24 hours a day, but they only connect interpreting phone calls during the operating hours of the agency or business you want to contact.

How it works

1. Call TIS National on **13 14 50**
2. Choose your preferred language
3. The TIS National consultant can call us on **1300 361 784** (8am-8pm (AEST/AEDT) and translate your conversation.

Visit the TIS National website: **tisnational.gov.au**

Important information

This information is about CBUS Super. It doesn't account for your financial position, objectives and specific needs. You should consider your own position, objectives and needs before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination available by calling **1300 361 784** or visiting **cbussuper.com.au**, to decide what's right for you.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (CBUS and/or CBUS Super). Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd . Use of 'Fund' refers to Construction and Building Unions Superannuation Fund. MySuper authorisation: 75 493 363 262 473.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

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Who can make a complaint?

- a current or former member of CBUS
- a current or former beneficiary of a member of CBUS. Visit **cbussuper.com.au/beneficiaries** for more information about beneficiaries
- 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've appointed to act on your behalf, such as a lawyer or a Power of Attorney.

How we'll handle your complaint

- When you lodge a complaint, we'll try to resolve it as soon as possible through our internal complaint management process. There is no cost to you
- We'll acknowledge your complaint within 24 hours, or 1 business day
- We treat all complainants fairly and respectfully
- We'll carefully review your complaint. If we need more information to help investigate, we'll let you know
- We'll do our best to respond as quickly as possible and within the complaint response times below
- We'll contact you with the outcome. In most instances, if your concerns have been resolved within five days of receiving your complaint, a written response won't be provided unless you request one
- A written response will include the reason for our decision, details of the investigation and what you can do if you're not satisfied with the decision or response.

Complaint response timeframes

The timeframe to handle your complaint depends on the type and the complexity.

Complaint type	Response timeframe
Our products and services	We have **45 days** to respond to your complaint.
Objections to death benefit decisions	We have **45 days** to respond to your complaint. In some cases, we're required to formally notify potential claimants of the decision and give them an opportunity to object. If this applies, we have **90 days** to respond (from the end of the claim staking period).
Privacy complaints	We have **30 days** to respond to your complaint.

How to escalate your complaint

If you disagree with our response or haven't received a response within the timeframes above, you can contact us and we'll investigate it further. Or you can take your complaint to one of the following bodies. Please bear in mind that time limits apply.

Complaint type	Time limits	Take your complaint to
Privacy complaints (e.g. a breach of the *Privacy Act 1998*, or a complaint about our privacy policy)	Within **12 months of receiving our final complaint response**	Office of the Australian Information Commissioner GPO Box 5288, Sydney NSW 2001 Phone: **1300 363 992** (local call cost in Australia) Email: **enquiries@oaic.gov.au** You can use the online form at: **oaic.gov.au** You can also ask AFCA to review a privacy complaint – see below.
A complaint about CBUS giving a contributions statement to Australian Taxation Office	Within **12 months of you receiving a contribution statement** notice from us.	Australian Financial Complaints Authority (AFCA) GPO Box 3, Melbourne VIC 3001 Phone: **1800 931 678** Email: **info@afca.org.au** You can use the online form at: **afca.org.au**
Complaints about: • **Death benefit decisions** • **Insurance claims (excluding TPD)** • **Other super matters**	Within **2 years of receiving our final complaint response**	
Total and permanent Disablement (TPD) complaints	• If you permanently ceased employment due to the condition that resulted in the TPD claim and the claim is made to CBUS Super within two years of ceasing employment[1,2], you must lodge your complaint with AFCA within **4 years of our decision.** • If you did not permanently cease employment due to the condition resulting in the TPD claim[1,3], you must lodge your complaint with AFCA **within 6 years of our decision.**	

[1] These timeframes apply to CBUS Super's first decision about your claim.

[2] The date you cease employment is the date your employment is formally terminated, rather than the last day you work. We still assess any TPD claim made outside this two-year limit, however AFCA can't deal with a complaint about our TPD claim decision unless the claim is made within this two-year period.

[3] There is no time limit on making your claim to **us** if you didn't permanently cease employment because of the condition resulting in your TPD claim.