

# How to Make a Complaint

1 July 2011

The information in this document forms part of the HESTA Product Disclosure Statement issued 1 July 2011



If you're not satisfied with our products or services, we have a complaint resolution process to address your concerns fairly and efficiently.

## Internal dispute resolution process

- 1 Free call 1800 813 327 to discuss your concerns.
- 2 If your concerns can't be resolved immediately, you can provide more detailed information about your complaint to our Complaints Officer by:

**Mail** Complaints Officer  
HESTA Super Fund  
PO Box 600  
Carlton South VIC 3053

**Fax** 1300 368 636

**Email** [hesta@hesta.com.au](mailto:hesta@hesta.com.au)

- 3 We'll investigate your complaint and make every effort to respond within 10 business days.

If we can't fully respond in that time, we'll endeavour to keep you informed about the progress of your complaint.

Our response will detail the outcome of the investigation and the reason for our decision. This process is free of charge.

## External dispute resolution process

There are independent organisations that help resolve disputes between consumers and financial services providers, which can be accessed free of charge.

If you're not satisfied with the outcome of the internal dispute resolution process, you may take your complaint to one of the below external dispute resolution schemes\*.

### For superannuation complaints

**Mail** Superannuation Complaints Tribunal (SCT)  
Locked Bag 3060  
Melbourne VIC 3001

**Phone** 1300 884 114

**Web** [sct.gov.au](http://sct.gov.au)

\*You can also access the SCT if your complaint has not been resolved by the internal dispute resolution process within 90 days.

### For non-superannuation complaints

(e.g. general advice provided by HESTA staff about banking or managed investment products)

**Mail** Financial Ombudsman Service (FOS)  
GPO Box 3  
Melbourne VIC 3001

**Phone** 1300 780 808

**Web** [fos.org.au](http://fos.org.au)

\*You can also access FOS if your non-superannuation complaint has not been resolved by the internal dispute resolution process within 45 days.

## Contact HESTA

**Phone** 1800 813 327

**Email** [hesta@hesta.com.au](mailto:hesta@hesta.com.au)

**Fax** 1300 368 636

**Web** [hesta.com.au](http://hesta.com.au)

**Mail** PO Box 600, Carlton South, VIC 3053

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