

how to make a complaint

19 April 2025

The information in this document forms part of the following Product Disclosure Statements:

- HESTA Product Disclosure Statement issued 19 April 2025
- HESTA Personal Super Product Disclosure Statement issued 19 April 2025
- HESTA Corporate Super Product Disclosure Statement issued 19 April 2025

Internal dispute resolution process

Step 1

Call to discuss your concerns. If your concern relates to your:

- HESTA super account, call **1800 813 327**

OR

You can send us your complaint in writing to our Complaints Officer by:

Email: complaints@hesta.com.au

Mail: Complaints Officer, HESTA, Locked Bag 35007 Collins St West VIC 8007

Online: hesta.com.au/complaints

When sending us your complaint, including the following information will assist us with investigating your complaint and contacting you to discuss your concerns:

- HESTA account member number
- Full name of the account holder
- Your full name (if you're not the account holder)
- Mobile number
- Email address

Step 2

We'll investigate your complaint and try to resolve it in 10 business days.

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

We have 45 days to resolve the complaint, or if your complaint relates to a decision about a death benefit, 90 days (after the expiry of the 28th calendar day period for objecting to a proposed death benefit). 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

The **Australian Financial Complaints Authority** (AFCA) has been established to resolve complaints with financial services providers which consumers can access free of charge.

If you haven't received a response from us within 45 days (or 90 days for death benefits), or after receiving our decision you are not satisfied with our response, you can complain to AFCA.

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: afca.org.au

Timeframes for complaints to AFCA

For AFCA to deal with certain complaints they must be made within certain timeframes:

Death benefits

If you object to a decision about a death benefit, this will be treated as a complaint and HESTA will have 90 days to respond (after the expiry of the 28 calendar day period for objecting to a proposed death benefit). You may also make a complaint to AFCA, within 28 days of being notified of our final decision.

Total and Permanent Disability (TPD)

If you permanently ceased employment because of the illness or injury that gave rise to the claim for a TPD benefit, you must have made a claim to us for the payment of the TPD benefit within two years of permanently ceasing employment and must make a complaint to AFCA within four years of our decision about the TPD claim.

If you did not permanently cease employment because of the injury or illness that gave rise to the claim for the TPD benefit, you must submit the complaint to AFCA within six years of our decision about the TPD claim.

Statements given to the ATO under s.1053(2) of the Corporations Act 2001(Cth)

This applies to a statement given to the Commissioner of Taxation for superannuation contributions received by HESTA. You have 12 months to register a complaint with AFCA from the relevant reportable period.

Other superannuation complaints

For all other complaints you will have two years from the date of our response to make a complaint to AFCA.

More information

For more information, visit hesta.com.au/complaints

contact us

hesta@hesta.com.au | 1800 813 327 | Locked Bag 35007 Collins St West VIC 8007 | hesta.com.au

Issued on 19 April 2025 by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL 235249, the Trustee of HESTA ABN 64 971 749 321. To access the other parts of the relevant Product Disclosure Statement (PDS) visit hesta.com.au/pds, or call 1800 813 327. This information is of a general nature. It does not take into account your objectives, financial situation or specific needs so you should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. Before making a decision about HESTA products you should read the relevant PDS, Target Market Determination (TMD) and consider any relevant risks (hesta.com.au/understandingrisk) Information in this document may change from time to time and may not be up-to-date at the time you receive the PDS. Information changes that are not materially adverse may be updated on our website hesta.com.au An electronic or paper copy of the updated information will be made available to you upon request, without charge, by calling 1800 813 327.