

28 September 2017

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

- HESTA Product Disclosure Statement issued 28 September 2017
- HESTA Personal Super Product Disclosure Statement issued 28 September 2017

When you have a concern, we listen

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

Step 1	Step 2	Step 3
<p>Call to discuss your concerns. If your concern relates to your:</p> <ul style="list-style-type: none">• HESTA super account, call 1800 813 327• HESTA Income Stream account, call 1300 734 479.	<p>If your concerns can't be resolved immediately, you can provide more detailed information about your complaint to our Complaints Officer by:</p> <p>Mail: Complaints Officer HESTA Locked Bag 5136 Parramatta NSW 2124</p> <p>Email: HESTA Super accounts: hesta@hesta.com.au HESTA Income Stream accounts: hestais@hesta.com.au</p>	<p>We'll investigate your complaint and try to resolve it in 10 business days.</p> <p>If we can't respond fully in that time, we will keep you informed about the progress of your complaint.</p> <p>Our response will detail the outcome of the investigation and the reason for our decision. This process is free of charge.</p>

External dispute resolution process

There are independent organisations that consumers can access free of charge to resolve disputes with financial services providers.

These independent organisations are only able to consider your complaint if you have first used our internal dispute resolution process.*

Superannuation complaints, including insurance and income stream	Non-superannuation complaints (e.g. general or personal financial advice)
<p>Superannuation Complaints Tribunal (SCT) Locked Mail Bag 3060 Melbourne VIC 3001 1300 884 114 sct.gov.au</p> <p>*You can also access the SCT if your complaint has not been resolved by the internal dispute resolution process within 90 days.</p>	<p>Financial Ombudsman Service (FOS) GPO Box 3 Melbourne VIC 3001 1300 780 808 fos.org.au</p> <p>*You can also access FOS if your non-superannuation complaint has not been resolved by the internal dispute resolution process within 45 days.</p>

contact us

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