

1 October 2018

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

- HESTA Product Disclosure Statement issued 1 October 2018
- HESTA Personal Super Product Disclosure Statement issued 1 October 2018

When you have a concern, we listen

If you're not satisfied with our products or services, we have a dispute 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: 'Attention: Complaints Officer' 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 consumers can access free of charge to resolve complaints with financial services providers.

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

If lodged before 1 November 2018		If lodged on or after 1 November 2018
Superannuation complaint, including income stream	Non-superannuation complaint	Superannuation and non-superannuation complaint
<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 565 562 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>	<p>Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 info@afca.org.au afca.org.au</p>

contact us

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Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL 235249, the Trustee of Health Employees Superannuation Trust Australia (HESTA) ABN 64 971 749 321. The information in this document forms part of the HESTA Product Disclosure Statement (PDS) issued 1 October 2018 and the HESTA Personal Super PDS issued 1 October 2018. To access the other parts of the relevant PDS visit hesta.com.au/pds or call 1800 813 327. This document does not relate to the HESTA Income Stream. Refer to the HESTA Income Stream PDS for information about that product. 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 Product Disclosure Statement, 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. A paper copy of the updated information will be made available to you upon request, without charge, by calling 1800 813 327.