

22 March 2019

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

Internal dispute resolution process

Step 1

Call to discuss your concerns.

If your concern relates to your:

- HESTA super account, call **1800 813 327**
- HESTA Income Stream account, call **1300 734 479**

Step 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
Locked Bag 5136, Parramatta NSW 2124

Email 'Attention: Complaints Officer'

HESTA super accounts: hesta@hesta.com.au
HESTA Income Stream accounts: hestais@hesta.com.au

Step 3

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 a maximum timeframe of 90 days to resolve 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

The **Australian Financial Complaints Authority (AFCA)** has been established to resolve complaints with financial services providers which consumers can access free of charge. If we have not responded to your complaint within 90 days, or at anytime after receiving our decision you are not satisfied with our response, you can complain to AFCA.

Australian Financial Complaints Authority

GPO Box 3,
Melbourne VIC 3001
p. 1800 931 678 (free call)
e. info@afca.org.au
w. afca.org.au

Timeframes for complaints to AFCA:

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

Death benefits

After HESTA has made its final decision, you must make a complaint to AFCA within 28 days of that 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 Commissioner of Taxation under s.1053(2) of the Corporations Act

One year from notice.

Other superannuation complaints

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

contact us

hesta@hesta.com.au | 1800 813 327 | Locked Bag 5136, Parramatta NSW 2124 | hesta.com.au