

HESTA Complaints Policy

Prepared by

Member Care Team



1. Introduction

At HESTA, we're here for you. In good times or bad. That's why we view feedback and complaints as an opportunity to listen.

When we listen, we learn. When we learn, we get better.

To make sure we listen (and respond appropriately), all complaints are recorded and assessed as part of our complaints management process. That's just our way of making sure we're doing things fairly and consistently.

We recognise your right to lodge a complaint, whether it's about our services or our actions. We back this up by making a commitment to not discriminate against anyone for making a complaint.

At HESTA, we're committed to actively listening. To making sure you never feel like a number. To exceeding your expectations, even if you've been disappointed with us before.

So let's get better together.

2. Definitions

Standards Australia define a complaint as:

"[An expression] of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required."

So what does it mean? It means if you're not happy and you let us know - we've got your back. Simple.

3. Purpose

If you've made a complaint, we want you to know where you stand.

That's why we've made our Complaints Policy available for anyone who wants to take a peek at how we do things.

The purpose of the Policy is to:

- Make sure we have a complaints resolution process that's easy to understand and makes you feel heard;
- Give you a connected complaints experience with timely, consistent and personal interactions;
- Ensure we learn from your complaint so we get better at every opportunity;
- Recognise your right to lodge a complaint; and
- Let you know the different ways we could come to an agreeable solution.

4. Objectives

To get better together, we need to do our part.

Doing our part means having a complaints management process that:

- Rings true to our values, vision and overall strategy;
- Applies to anyone who wants to make a complaint about HESTA;
- Does the right thing in terms of industry best practice and compliance with Australian Standards;
- Has the right supporting policies and procedures in place, including:
 - Our Dispute Resolution Policy; and
 - Our Code of Conduct

4.1 Our guiding principles

HESTA's complaints management process is guided by our members' expectations.

The following principles highlight what the complaints journey should look and feel like:

- *Accessibility*: Everyone has a right to be heard. That's why our complaints process must be easy to understand and use, including by people with disability or language difficulties.
- *Transparency*: Let's get things out in the open. During your complaints journey, we'll make sure we uncover all the facts and share our findings in an open, detailed and thorough response.
- *Communication*: Our skilled, supportive and passionate people will be there for you and update you along the way with meaningful and relevant interactions.
- *Inclusiveness*: We see complaints and feedback as an opportunity, so we promise to not to discriminate against anyone for lodging a complaint.

5. Complaints and Dispute Resolution

5.1 How to make a complaint

You can make a complaint online:

By emailing hesta@hesta.com.au or visiting our website at hesta.com.au/complaints

Or over the phone

Our friendly Contact Centre crew are available Monday to Friday, 8am - 8pm AET.

Within Australia: 1800 813 327

Overseas: +61 3 9557 0064

HESTA Income Stream: 1300 734 479

Or in writing

By addressing your letter to:

HESTA, Locked Bag 35007

Collins St West VIC 8007

Need help making a complaint?

Sometimes you may not be able to fully explain your complaint or may just need help in general to lodge your complaint. We are more than willing to help you articulate your complaint and can provide other assistance if required, including:

- Cross culturally trained contact staff and translators;
- Access to National Relay Service;
- General assistance to complete forms or articulate your complaint as necessary.

You may also authorise someone to act on your behalf by completing the third party authority form on our [website](#) or calling us to nominate someone.

5.2 Information to include

This is your opportunity to be heard. We'd love it if you could provide us with the following information with your complaint:

- Your full name, address, email and contact phone number(s), member number (if known);
- A description of your complaint;
- Any additional documentation or information that may support your complaint; and
- How you would like your complaint to be resolved.

5.3 Our commitment to respond

We expect everyone at HESTA to listen first so we can respond appropriately. If we do that, we think there's a great chance we can resolve your issue then and there.

Whenever we can't, we'll aim to acknowledge your complaint within 24 hours. We'll also get one of our best people to reach out to you as soon as they can with their direct contact details.

We think most issues can be resolved within 20 days. If not, we'll make sure we get in touch to let you know what the plan is and how long it might take.

Just so you know, we're required by law to send you a final response about your complaint within 45 days for superannuation complaints. If your complaint is about a death benefit distribution, we have 90 days to respond.

Where we do not believe we will be able to respond to your complaint within the legislated timeframe we will notify you about this delay and provide reasons why. We will also include how you can escalate your complaint to AFCA, the external dispute resolution service.

Most responses have to be sent in writing (usually by email), but just let us know and we can also reach out using your preferred method too.

5.4 Complaint escalation

While we don't think it should happen very often, we want you to know your rights if your complaint remains unresolved.

Firstly, you have the right to escalate your complaint within HESTA. We'll arrange for the right person to look into your complaint and hopefully resolve your issue.

If for some reason we can't resolve your complaint to your satisfaction, you can contact the Australian Financial Complaints Authority (AFCA) at anytime on the details below.

Online: www.afca.org.au
 Email: info@afca.org.au
 Phone: 1800 931 678 (free call)
 Mail: Australian Financial Complaints Authority
 GPO BOX 3
 MELBOURNE VIC 3001

AFCA are an independent body who can help resolve certain types of super complaints. Time limits sometimes apply at AFCA, so we recommend to check their website or contact them for further details.

6. Contact us

Got any feedback? If so, reach out to us on the details below.

We're here, ready to listen and ready to act.

Phone: 1800 813 327
Email: hesta@hesta.com.au
Online: www.hesta.com.au
Mail: Locked Bag 35007
Collins St West VIC 8007

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