

# Complaints Policy

At the Guild Retirement Fund (which includes GuildSuper, Child Care Super and GuildPension) we are committed to providing our members and their employers with the highest level of service.

If you experience a problem or are not happy with our service we want to know and will strive to resolve the issue as quickly and effectively as possible.

You'll find information about the complaints process in this document, but if you can't find the information you're looking for, please contact us on one of the following:

## Child Care Super

Phone: **1800 060 215** between 9am and 6pm  
Monday to Friday  
Email: [info@childcaresuper.com.au](mailto:info@childcaresuper.com.au)  
Postal: GPO Box 1088, Melbourne, VIC 3001

## GuildPension

Phone: **1300 361 477** between 9am and 6pm  
Monday to Friday  
Email: [info@childcaresuper.com.au](mailto:info@childcaresuper.com.au)  
Postal: GPO Box 1088, Melbourne, VIC 3001

- Australian Financial Complaints Authority (AFCA) details, should you wish to exercise your right to take the complaint to AFCA if you're not satisfied with our response.

AFCA has been established to resolve complaints with financial services providers which consumers can access free of charge.

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

If we reject your complaint, we'll give you reasons for the rejection and we will endeavour to provide enough detail in the response for you to understand why your complaint was rejected, and on what basis.

## How can I make a complaint?

You can make a complaint by letter, email, telephone or in any social media channels where we have a presence.

## What happens when I make a complaint?

We will acknowledge receipt of your complaint within 24 hours, or as soon as possible.

We will provide a final response to your complaint within 45 days, unless it's about the distribution of a death benefit, in which case we will provide a final response to your complaint within 90 days after the expiry of the objection period notified to you in our decision letter.

We will investigate your complaint using every reasonable effort available to us and we will make sure our response to your complaint includes:

- The details of our investigation
- The outcome we have reached

## Really complicated matters cause delays

Sometimes, when complaints are complicated, it takes us longer than we would like to resolve them. Whenever this happens we will let you know that there will be a delay and that we won't be able to resolve your complaint within 45 days (or 90 in the case of a disputed death claim). We will let you know the reasons for the delay and remind you of your right to take the matter to AFCA if you don't want to wait.

## We're here to help

If you are having trouble formulating your complaint or need assistance, please do not hesitate to contact us on the numbers listed above.