Complaints Handling Policy

We treat all concerns and feedback seriously

You can complain to us at any time, and in any way. You can call us, send us a letter or email, post on our social media platforms, or use our chat function. How you contact us is up to you.

How can I make a complaint?

Website:	www.vervesuper.com.au
Call:	1300 799 482 Monday to Friday, 8.30am–5:00pm (AEST)
Email:	hello@vervesuper.com.au
Write to:	Complaints Officer, Verve Super GPO Box 2753 Brisbane QLD 4001

Providing us with as much information as possible about your concern will help us to address and resolve it efficiently and effectively.

We will work to accommodate different communication needs, such as a hearing impairment or linguistic diversity, to ensure that the feedback process is accessible to all. This can include working with a third party you have nominated to represent you.

Please be assured that any concerns or feedback is treated seriously and will be addressed promptly and fairly.

What happens after a complaint has been lodged?

An acknowledgement will be issued to you, typically within one business day of receipt of your complaint, either by phone, email or post. Our team will investigate and respond to all aspects of the matters raised in your complaint.

Our aim is to resolve all complaints as soon as possible, and if we are not able to resolve your complaint within 5 business days, our team will investigate the complaint and provide a response to you within the timeframes set out below.

This correspondence is issued by Verve Superannuation Pty Ltd ABN 65 628 675 169, AFS Representative No. 001268903 which is a Corporate Authorised Representative of Future Group Financial Services Pty Ltd ABN 90 167 800 580, AFSL 482684 as the promoter of the Verve Super product in the Smart Future Trust ABN 68 964 712 340 (the Fund). The Trustee of the Fund is Stewarda Pty Ltd ABN 56 098 527 256 AFSL 236049 RSE Licence L0000185. Intra-fund advice is provided by or on behalf of Future Group Financial Services Pty Ltd.
November 2026

How long will it take?

Our timeframe for providing a response depends on the type of complaint we receive as set out in the table below.

Type of complaint	Our response timeframe
Complaints relating to the Super Fund (Trustee related)	No later than 45 days after receipt
Complaints relating to the distribution of a superannuation death benefit	No later than 90 days for objections to death benefit distributions, starting after the 28-day objection period
Complaints relating to financial advice	No later than 30 days after receipt

What if there is a delay?

If we are unable to resolve your complaint within these timeframes, we will let you know in writing including the reasons for the delay.

Still not happy?

If you are not satisfied with our handling of your complaint or our decision, or if you do not receive a response from us within the required timeframe, you may be able to refer your complaint to our external dispute resolution service, AFCA.

Website:	www.afca.org.au
Call:	1800 931 678 (free call)
Email:	info@afca.org.au
Write to:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Please note, if we have not had an opportunity to resolve your complaint first, AFCA may ask us to work with you to investigate and respond to your complaint before they commence their process.

Complaints related to privacy.

If your complaint is about the privacy of your personal information relating to your superannuation or service you received, please refer to our Privacy Policy for details on the complaints handling process, available at https://www.vervesuper.com.au/privacy-policy/