

ENQUIRIES AND COMPLAINTS PROCEDURE

For general fund enquiries, questions or feedback about your benefits or benefit payment, please call us on **1300 880 588** or email contactaon@pillar.com.au.



Superannuation Inquiries Officer

Aon Consulting Pty Limited
PO Box 1949
Wollongong NSW 2500
phone 1300 880 588
email compliance@aon.com.au

Internal enquiries and complaints

The trustee has established a formal procedure for members to make specific enquiries or lodge complaints relating to the operation or management of the Trust. If you are not satisfied with your enquiry or if you wish to make a complaint you will need to follow this procedure:

- Contact the Superannuation Inquiries Officer (SIO) as shown.
- If the SIO cannot immediately resolve your enquiry you will be asked to put it in writing. The SIO will record receiving your enquiry and try to resolve it with the assistance of the administrator.
- If the SIO is unable to resolve the matter, the SIO will refer the matter to the trustee
- We will try to resolve the matter to your satisfaction as soon as possible. At the latest, the SIO will ensure you receive a response to your enquiry or complaint within 90 days of receiving the enquiry or complaint. Final resolution of your enquiry or complaint may take longer than 90 days
- If you are not satisfied with the response to an enquiry or a complaint, you may be able to lodge a further complaint with the Superannuation Complaints Tribunal (SCT)—see details below.

Different time restrictions apply to different sorts of complaints. We do not have to consider claims made outside these time restrictions. Please lodge your complaint promptly.

Superannuation Complaints Tribunal

The role of the SCT is to consider a complaint from a member or beneficiary or any person which is not resolved by the fund's internal enquiries and complaints mechanism. If the SCT accepts your complaint, it will try to deal with it by conciliation. If this is not successful the SCT may make a binding determination. If you wish to find out whether the SCT can handle a complaint you can:

- contact the SCT by phone on 1300 884 114 for the cost of a local call
- write to the SCT at Locked Bag 3060, Melbourne Vic 3001, or
- view the complaints procedure on the SCT's website sct.gov.au

The SCT will not consider a complaint unless it has already been through the fund's internal enquiries and complaints mechanism and it is lodged with the SCT within specified periods. Contact the SCT for further information regarding time limits within which complaints must be lodged.

aonmastertrust.com.au

The information in this factsheet is general in nature. Your personal objectives, financial situation or needs were not taken into account when preparing this information. You may want to seek independent advice before making any decisions about your super.

This factsheet was prepared by Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667) and issued by Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL 237465) as trustee for the Aon Master Trust (ABN 68 964 712 340).

© 2010 Aon Consulting Pty Limited.

AONAMT107 0710