9. How we deal with complaints

Additional guide

This statement was prepared on **5 March 2026**

The information in this document forms part of the Active Super Saver PDS dated **1 July 2026**

The information in this additional guide ('Guide') is a summary only and forms part of the Product Disclosure Statement (PDS) for Active Super Saver. This Guide is issued by the Trustee and is general information only and has been prepared without taking into account your personal objectives, financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should also seek professional financial advice. Where tax information is included you should consider obtaining personal taxation advice.

This Guide is up to date at the time it was prepared. Information in this Guide is subject to change from time to time. If a change does not adversely affect you, we may update the information by notice on our website **visionsuper.com.au** and/or inclusion in the next newsletter.

You can also call our Contact Centre on **1300 300 820**. A digital copy of the PDS is available at **visionsuper.com.au/product-disclosure-statements/**. A paper copy of the updated information will be given to you without charge on request.

Vision Super Pty Ltd ABN 50 082 924 561 AFSL No. 225054, RSE Licence L0000239 ('the Trustee' or 'we' or 'us') is the Trustee for Active Super Saver, which is part of the Local Authorities Superannuation Fund ('Vision Super' or 'the Fund') ABN 24 496 637 884. The final authority on any issue relating to the Fund is the Trust Deed governing the Fund, the relevant provisions of the Commonwealth legislation and the relevant insurance policy (if applicable).

Our Target Market Determinations are available at **visionsuper.com.au/tmd/**.

Vision Super is one of Australia's oldest super funds.

We are an industry super fund, that has been supporting workers with super since 1947. Our focus is improving our returns and keeping our administration fees and costs low to help you grow your retirement benefit.

As an Australian Financial Service Licensee, Vision Super Pty Ltd, has dispute resolution systems that consist of an Internal Dispute Resolution (IDR) policy and procedure that complies with the standards and requirements made or approved by the Australian Securities and Investment Commission (ASIC) and the relevant law. We are also a member of the Australian Financial Complaints Authority (AFCA).

We encourage and cultivate an organizational culture that welcomes feedback and values complaints. We see a positive complaint management culture as beneficial for both us and our members. We consider some of these benefits to be:

- An opportunity to resolve member dissatisfaction quickly and directly
- The promotion of a trusted relationship between us and you, our valued member
- Improving the level of member confidence and satisfaction in us
- A greater understanding of key drivers of complaints, thereby improving our processes
- The ability to identify emerging issues and inform our product and service offerings which in turn delivers improvements across our organisation
- Reducing AFCA and future remediation costs, thereby acting in our members' best financial interests at all times.

We have adopted the definition of 'complaint' as set out in the *AS/NZS 10002:2014 Standard*, which states that a complaint is –

'an expression of dissatisfaction made to or about an organization, 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'.

Under this definition the following expressions of dissatisfaction are considered to be complaints:

a. Posts on a social media channel or account owned or controlled by Vision Super that is the subject of the post, where the author is both identifiable and contactable; or

b. An objection to a proposed decision about how and to whom to pay a superannuation death benefit distribution; or

c. Complaints about a matter that is the subject of an existing remediation program or about the remediation program itself; or

d. Complaints about the handling of an insurance claim.

We do not consider the following to be 'complaints':

a. Comments made about us where a response is not expected, such as:

  i. Feedback provided in surveys; or

  ii. Reports intended solely to bring a matter to our attention – for example the Contact Centre hot line is not working; or

b. Rejection of hardship applications from a third party – for example the decline of a compassionate grounds claims by the Australian Tax Office (ATO); or

c. Employment related matters that are best dealt with by the member's employer and not the Fund; or

d. An enquiry which means a member is seeking information or clarification about a product or service.

Who can lodge a complaint with us:

a. A product holder:

  i. Members or former members of the Fund

  ii. Beneficiaries or former beneficiaries of the Fund

b. Beneficiaries with an interest in a death benefit

c. Parties (and intending parties) to an agreement under the *Family Law Act 1975* or order affecting superannuation, including:

  i. A member, beneficiary or superannuation account holder's spouse or former spouse who is party to an agreement, or subject to an order about that person's superannuation interest; and

  ii. Someone eligible to request information about that superannuation interest.

Key timeframes in the complaint handling process

We pride ourselves on timely responses to complaints we receive as we consider timeliness is central to the effective management of and is a key performance measure of our complaints process. Important measures of timeliness include the length taken to acknowledge a complaint and to provide you with a response.

We will acknowledge receipt of your complaint promptly and in any event within 24 hours of receiving your expression of dissatisfaction or as soon as practicable. For example, if a complaint is received after business hours on Friday, we will acknowledge the complaint on the following Monday.

We will provide a response to you no later than 45 calendar days after receiving the complaint for standard complaints. However, if your complaint relates to the death benefit distribution of a member's superannuation or pension account, we will provide a response to you no later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution.

Our response to you will include the following:

a. The final outcome of your complaint. This may include either a confirmation of actions taken by us to fully resolve your complaint or reasons for rejecting or partially rejecting your complaint.

b. Your right to take the complaint to AFCA if you are not satisfied with our response; and

c. The contact details for AFCA.

If we reject or partially reject your complaint, we will:

a. Identify and address the issues raised in your complaint; and

b. Set out our findings on material questions of fact and refer to the information that supports those findings; and

c. Provide enough detail for you to understand the basis of the decision and be fully informed when deciding whether to escalate the matter to AFCA.

We will include a level of detail in our responses that reflect the complexity of the complaint raised and the nature and extent of any investigation conducted by us. We will not provide information in our response that would breach our organisation's privacy or other legislative obligations placed on us.

Complaint management delays

There are many variables that can affect our complaint response times. This may include the complexity of the issues raised, the availability of information including from third parties and circumstances beyond our control. If we are unable to meet the timeframes mentioned above, we will give you a 'delay notification' before the timeframe expires which informs you about:

a. The reasons for the delay; and
b. Your right to complain to AFCA if you are dissatisfied; and
c. The contact details for AFCA.

Examples of 'complex' issues may include when:

a. Your complaint is about a transaction or event that occurred more than six years ago and requires reconstruction of account information; and
b. A complaint about a superannuation death benefit distribution which involves multiple submissions from potential beneficiaries with competing information about the status of the relationships and/or level of financial dependence.

Examples of circumstances that may be 'beyond our control' include when:

a. You are waiting on a medical appointment that we (including our Insurer) reasonably require you to attend; or
b. You are unable to respond to our requests due to illness or absence; or
c. We need to obtain information from third parties to the complaint; or
d. We are waiting on information requested from potential beneficiaries to a death benefit to substantiate their claim.

Our guiding principles

We aim to provide you with the best possible service and address any concerns that you may have as quickly as we can. In order to do this, we use the following principles as our guide:

a. We will treat all our members with equity and apply sound principles in decision making
b. We will consider each case on its merits and pay due care to individual differences and needs
c. We will listen and provide an opportunity for you to give additional evidence
d. We will be unbiased and impartial in our investigations
e. We will ensure an adequately skilled and experienced officer manages your complaint
f. We will act in good faith and ensure that no conflict of interest exists
g. We will abide by our fiduciary duty to put our members best financial interests first.

We hope that you never have cause to complain, however, if you wish to make a complaint our IDR process is as follows:

Complaints can be made via:

> Telephone by calling Member Services on **1300 300 820**
> Email: **resolutions@visionsuper.com.au**
> Online form: **visionsuper.com.au/complaints**
> or in writing to: The Resolutions Officer
Vision Super
PO Box 18041
Collins Street East
VIC 8003

Your written complaint should include:

> Your name, address and telephone number
> Your membership number
> A detailed description of the issue/s, and
> Any relevant supporting documentation.

If you have any difficulty writing or formulating your complaint, you can call our Contact Centre on **1300 300 820**.

The IDR process is free of charge.

Australian Financial Complaints Authority

You may also lodge a complaint directly with the Australian Financial Complaints Authority (AFCA) although AFCA may not deal with a complaint and will likely refer the matter back to us if you have not previously raised the matter with us. AFCA is a fair and independent dispute resolution body established by the government to help resolve financial complaints. AFCA provides a free service to you.

AFCA can be contacted as follows:

Online: **afca.org.au**
Email: **info@afca.org.au**
Phone: **1800 931 678**
Mail: **Australian Financial Complaints Authority**
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Privacy complaints

If your complaint relates to a breach of privacy that is not resolved by our internal complaints process, you can refer it to the Office of the Australian Information Commissioner on **1300 363 992**.

In need of extra support

If you are experiencing financial or elder abuse, domestic or family violence, having someone to talk to could make all the difference.

Below are some of the free and confidential support services.

> **Financial Counselling Australia 1800 007 007:**
Financial counsellors provide a free, independent and confidential service **financialcounsellingaustralia.org.au**

> **1800 RESPECT 1800 737 732:**
A free 24 hour, sexual assault, family and domestic violence counselling line – for anyone who has experienced, or is at risk of, family and domestic violence and/or sexual assault **1800respect.org.au**

> **Lifeline (24 hours) 13 11 14:**
Providing anyone experiencing a personal crisis with access to 24 hour crisis support and suicide prevention services **lifeline.org.au**

Here to help

Telephone 1300 300 820 (8:30am to 5:00pm)
Monday – Friday (not including NSW public holidays)
Email memberservices@visionsuper.com.au
Visit visionsuper.com.au
Write PO Box 18041, Collins Street East, VIC 8003

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