



## Summary of Catholic Super's Dispute Resolution Procedures

### 1. Introduction

If, as a member, beneficiary or former beneficiary of the Catholic Superannuation Fund (“**the Fund**”), you have an enquiry or complaint concerning the operation or management of the Fund, you are entitled to have your enquiry or complaint dealt with by CSF Pty Limited (“**the Trustee**”) using the Trustee’s Dispute Resolution Procedures. These Procedures consist of an internal procedure (maintained by the Fund’s Administrator and the Trustee) and the Trustee’s membership with an external dispute resolution facility, the Superannuation Complaints Tribunal (“**SCT**”).

In most cases, complaints will be resolved by the Fund’s Administrator without the need for direct Trustee involvement. In such cases, a summary of any complaint received, and how it was handled, is included in the Administrator’s monthly administration report to the Trustee. Where practicable and appropriate, complaints will be investigated using staff independent of those to whom the complaint relates. Information about you and your complaint will be treated as confidential.

### 2. Making an Enquiry

In the first instance, your enquiry should be addressed to the Fund Administrator:

**Catholic Super**  
**GPO Box 180**  
**Melbourne VIC 3001**  
**(T) 1300 655 002**  
**(F) 03 9934 3465**  
**(E) [info@csf.com.au](mailto:info@csf.com.au)**

There is no prescribed form for making an enquiry. Simple enquiries made in person or by telephone may be answered on the spot. However, you may be requested to put a complex or complicated enquiry in writing.

No fee will be applied to make an enquiry. However, to avoid unreasonable costs to the Trustee from frivolous or vexatious enquiries, reasonable fees may be charged to provide large amounts of information, to cover time-consuming activities, or to provide information in printed format where it is reasonably accessible in electronic format.

Upon receipt of your enquiry, the Administrator will send you a written acknowledgement which will either respond to the enquiry or indicate that the matter is being further considered. If further consideration of the enquiry is required, a written response will be sent within a maximum of 90 days from the date of receipt of the enquiry.

If you are dissatisfied with the response received, you are entitled to make a formal complaint by following the procedure described below.

### 3. Making a Complaint

In the first instance, please refer your complaint to the Fund Administrator:

**Catholic Super**  
**GPO Box 180**  
**Melbourne VIC 3001**  
**(T) 1300 655 002**  
**(F) 03 9934 3465**  
**(E) [info@csf.com.au](mailto:info@csf.com.au)**

Complaints may also be referred to the Trustee directly:

**Complaints Officer**  
**Catholic Super**  
**PO Box 333, Collins Street West, VIC 8007**

Complaints should be made in writing, using the Trustee's *Pro Forma Complaints Form* or using the Sample Letter which can be downloaded from the SCT Website ([www.sct.gov.au](http://www.sct.gov.au)). The correspondence should state the nature of the complaint in detail and should include all relevant information and supporting documents that the complainant believes should be taken into account by the Trustee in considering the complaint.

No fee will be applied to make a complaint. However, to avoid unreasonable costs to the Trustee from frivolous or vexatious complainants, reasonable fees may be charged to provide large amounts of information, to cover time-consuming activities, or to provide information in printed format where it is reasonably accessible in electronic format.

Upon receipt of your complaint, the Administrator or the Complaints Officer will acknowledge receipt of the complaint. The Administrator or Manager will investigate and provide a written response to your complaint within 90 days of its receipt. Your complaint will either be dealt with by the Administrator (as the Trustee's delegate) or Complaints Officer, or may be referred to the Trustee Board as appropriate.

#### **4. External Dispute Resolution – Superannuation Complaints Tribunal**

If you believe that your complaint has not been resolved satisfactorily using the Trustee's internal dispute resolution procedures, you believe that the Trustee's decision was unfair, unreasonable or improper, or the legislated 90 day limit for responding to your complaint was not met by the Trustee, you may refer your complaint to the SCT at no cost.

Your application to the SCT to consider your complaint must be made in writing and must be delivered or sent to the office of the SCT. The SCT can be contacted as follows:

**Superannuation Complaints Tribunal**

**Locked Bag 3060**  
**Melbourne VIC 3001**  
**(P) 1300 884 114**  
**(F) (03) 8635 5588**  
**(E) [info@sct.gov.au](mailto:info@sct.gov.au)**

The SCT can only handle certain types of complaints (notably excluding general complaints about the Fund's management, such as investment performance or the general level of fees and charges) and only if they are lodged within specified time limits. The SCT cannot deal with any complaints if proceedings relating to the complaint have begun in court and have not finally been disposed of.

The SCT will first attempt conciliation to resolve your complaint. If this is not effective, it may review the Trustee's decision and conduct and make a determination.

You cannot complain to the SCT unless you have already used, or attempted to use, the Trustee's internal dispute resolution procedures.

The SCT must affirm the original decision of the Trustee unless it is satisfied that the decision was not fair and reasonable in all the circumstances of the particular case. The SCT cannot make a decision contrary to the law or to the governing rules of the Fund.

For more information on how the SCT deals with complaints, refer to the SCT website: [www.sct.gov.au](http://www.sct.gov.au).

**April 2010**