

Meat Industry Employees' Superannuation Fund

Internal Disputes Resolution Policy

This Policy applies to complaints received on or after 5 October 2021

September 2023

Version 3

1. Policy Statement

Meat Industry Employees' Superannuation Fund Pty Ltd as the trustee (**Trustee**) of the Meat Industry Employees' Superannuation Fund (**MIESF**) has adopted this publicly available Policy to explain:

- (a) Who can make a complaint
- (b) How a complaint can be made
- (c) The options available to assist complainants who might need additional assistance to lodge a complaint
- (d) The Trustee's key steps for dealing with complaints
- (e) Response timeframes
- (f) Details about accessing the Australian Financial Complaints Authority (**AFCA**) (a body that provides fair and independent financial services complaint resolution that is free to consumers) where a complaint is not resolved

This Policy applies to complaints received on or after 5 October 2021.

2. What is a Complaint

A complaint is:

any expression of dissatisfaction made to, or about, MIESF, related to its services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

3. Who can make a Complaint?

The following persons are eligible to make a Complaint to MIESF:

- (a) a current or former member of MIESF
- (b) a person acting for the estate of any of the above people
- (c) if the complaint is about payment of a death benefit, a person with an interest in the death benefit
- (d) a non-member spouse in relation to whom a splitting order under the Family Law Act 1975 has been made and a copy of the order has been served on the Trustee
- (e) a non-member spouse who is a party to a superannuation agreement under the Family Law Act 1975 and a copy of the agreement has been served on the Trustee
- (f) a party to a marriage in relation to which an order of a kind referred to in Part VIIIAA of the Family Law Act 1975 has been made, if the order relates to an interest in MIESF
- (g) an eligible person within the meaning of section 90MZB of the Family Law Act 1975.

4. How a Complaint may be made (and available assistance if you need it)

- (a) Complaints may be made to MIESF by letter, email, in person (subject to COVID restrictions) or by phone.
- (b) If a complainant requires assistance with communicating their complaint, a staff member will be made available. The staff member cannot provide legal advice but can help a complainant to communicate the issues in writing so that it can be considered and addressed more effectively.
- (c) A complainant can also authorise another person (e.g., a friend, lawyer, accountant, etc.) to make a complaint on their behalf. In this case, the Trustee will require proof of their authority to act on behalf of the complainant.

5. Key steps for dealing with Complaints

(a) Acknowledgement

The Trustee will endeavour to acknowledge receipt of a Complaint within 24 hours (or one business day) of receiving it. This will typically be done in writing (email), but the Trustee will take into account any preference expressed by the complainant.

(b) Assessment

The Complaint will be assessed and, if necessary to deal with the Complaint, additional information will be sought from the complainant.

Where possible, the Complaint will be dealt with immediately. For example, this may be possible where a Complaint is received by administration staff, and they are authorised to deal with it (administration staff are authorised to deal with a range of Complaints relating to straightforward day to day administrative issues).

Where a Complaint cannot be dealt with immediately (e.g., it is not straightforward), it is referred to the Risk & Compliance Specialist who is responsible for investigating the matters raised in the Complaint.

(c) Investigation

The Risk & Compliance Specialist is responsible for coordinating and monitoring the investigation and will involve such other staff as are necessary to determine the facts, any appropriate remedy, and the response to the Complaint. If necessary, the Risk & Compliance Specialist may seek further information from the complainant during the investigation stage.

(d) Provide response

The Trustee will respond to Complaints in accordance with the timeframes described in section 6.

A response does not need to be provided if a Complaint is closed by the end of the fifth business day after the Complaint is received because:

- (i) the Complaint has been resolved to the complainant's satisfaction; or
- (ii) the complainant has been given an explanation and/or apology when no further action can be taken to reasonably address the Complaint.

6. Timeframes

- (a) The Trustee will respond to Complaints (other than complaints about death benefit distributions) as soon as practicable and, in any event, no later than 45 days after receiving the complaint.
- (b) The Trustee will respond to Complaints about death benefit distributions¹ as soon as practicable and, in any event, no later than 90 days after the expiry of the 28-day period for objecting to a proposed death benefit distribution.
- (c) The timeframes for responding to Complaints referred to above may be extended if the Trustee is not reasonably able to provide the response within the above timeframes because:
 - (i) the complaint is complex; or
 - (ii) of circumstances beyond the Trustee's control.
- (d) If the Trustee is unable to respond to a Complaint within the prescribed timeframe, before the timeframe expires the complainant will be notified of the delay and:
 - (i) the reasons for the delay.
 - (ii) their right to complain to AFCA if they are dissatisfied; and
 - (iii) the contact details for AFCA.

¹ Where the Trustee notifies relevant parties about a proposed distribution of a death benefit, any objection to the proposal is treated as a Complaint.

7. AFCA

If an issue has not been resolved to a complainant's satisfaction, a Complaint can be lodged with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Policy Information

Internal references MIESF Risk Management Framework
Complaints Register
Privacy Policy

Effective date 28 September 2023

Review This policy will be reviewed annually or earlier should circumstances dictate.

Authorisation This Policy is authorised as follows:

Authorised by	MIESF Board
Date authorised	28 September 2023
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Review date	28 September 2023