



5 October 2021

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.

Contact details to provide us with feedback or to make a complaint in relation to Verve Super:

Website: www.vervesuper.com.au
Call: 1300 799 482, Monday to Friday, 9:00am–5:00pm (AEST)
Email: hello@vervesuper.com.au
Write to: Complaints Officer
PO Box 909
Byron Bay NSW 2481

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 differing 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?

We will acknowledge your complaint within one business day of its receipt.

The complaint will be investigated, and action initiated to resolve the matter.

A written response will be made as soon as possible and within 45 calendar days of receiving your complaint (unless the complaint relates to a death benefit distribution, in which case we'll respond no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution).

If we have not responded within the legislated timeframe, or you are not satisfied with the outcome, you may take the matter to external dispute resolution.

External dispute resolution

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 relevant timeframe, you may have the right to have your complaint heard, free of charge, by the Australian Financial Complaints Authority (AFCA), an external dispute resolution service established by the Government.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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.

AFCA's contact details are:

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

Time limits may apply to complain to AFCA 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.