



## 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.

**To provide us with feedback or to make a complaint in relation to Verve Super, please contact us**

**Website:** [www.vervesuper.com.au](http://www.vervesuper.com.au)

**Call:** 1300 799 482  
Monday to Friday, 9:00am–5:00pm (AEST)

**Email:** [hello@vervesuper.com.au](mailto:hello@vervesuper.com.au)

**Write to:** Complaints Officer, Verve Super  
PO Box 777  
Surry Hills NSW 2010

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 different 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?

An acknowledgement will be issued to you within one business day of receipt of your complaint, either by phone, email or post. Our team will investigate and respond to all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt, to your satisfaction, we are not required to send you a formal complaint response unless you request one, or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint.

For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28 calendar day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay.

## 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 required timeframe, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent 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](http://www.afca.org.au)  
**Call:** 1800 931 678 (free call)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Write to:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

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