

PDS Fact Sheet



The information in this document forms part of the Super Solutions Product Disclosure Statement dated 1st January 2012, Version 4.0.

Resolving Complaints

How do we manage your complaints?

The Plan aims to provide the highest level of service to you at all times. However, if you have a complaint about the services provided to you, you should take the following steps:

- 1. Contact the Plan Administration Manager on (08) 9480 3500 or 1300 99 85 42 (Country Callers).**
- 2. If your complaint is not satisfactorily resolved within five working days using this method, you can write to:**

Complaints Officer
WA Local Government Superannuation Plan
PO Box Z5493
St Georges Terrace
Perth WA 6831

- 3. If you are still not satisfied with the outcome or have not heard from the Complaints Officer within 90 days, you have the right to contact the Superannuation Complaints Tribunal (SCT) on 1300 884 114.**

The SCT is an independent body, which was established by the Federal Government to consider superannuation related complaints by existing and former members and their beneficiaries. The SCT's jurisdiction includes an ability to hear complaints in relation to trustee decisions. You may only approach the SCT if you have first been through the Plan's internal dispute resolution procedure as described above.

You may also have the right to take your complaint to the:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne Victoria 3001
Tel: 1300 780 808

FOS is an external dispute resolution scheme that was established to provide advice and assistance to consumers to help them in resolving complaints in relation to the financial service industry, including the provision of financial advice and products.

You may be eligible to take your complaint to FOS if:

- » You do not receive a response to your non-SCT complaint within 45 days.
- » You are not satisfied with the response received after going through the Plan's internal complaints procedure.

Both the SCT and FOS are a free service to you.

Cooling off Period

If you join the Fund, you're entitled to a 14 day cooling-off period, during which time you can cancel your membership or transfer to another fund without penalty.

The cooling-off period starts either when you receive confirmation of your membership or at the end of the fifth day after your investment is accepted by us, whichever is earlier.

To cancel your membership, just write and let us know. Your original investment will be refunded with adjustments for any increase or decrease in the value of the investments and applicable tax. If your super contains any preserved money, we have to roll these amounts into another complying super fund. So, you'll have to let us know of your preferred fund within 10 days.