

# Complaints Charter

## Total Risk Management Pty Limited

(Trustee of Nationwide Super, a division of the Russell Investments Master Trust)

**Making a complaint is simple and easy. You can make your complaint by telephone, letter or email.**

### Our contact details are:

Phone: 1800 025 241  
Email: [complaints@nationwidesuper.com.au](mailto:complaints@nationwidesuper.com.au)  
Write to: The Complaints Officer  
Nationwide Super  
Locked Bag A4094  
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information in writing, so that we can fully understand the complaint. We will provide assistance to you if necessary.

### What can I complain about?

If you are unhappy or dissatisfied with any service you have received or a feature of your superannuation account, or a process or procedure used (or not used) by the superannuation fund, including the complaints handling process, please let us know.

### What should I include in my complaint?

- Your name and contact details, including, if possible, an email address and a business hours telephone number.
- Details of your complaint, including any urgent circumstances, to allow us to understand, consider and assess your complaint.
- Details of any prior contact with us on this issue or complaint, such as who you had contact with and when. If you have any relevant correspondence with us, please provide that, as it may assist us in considering your complaint.

### What are my rights when making a complaint?

Our complaints-handling process is designed to enable you to:

- easily make a complaint and, where required, seek assistance to make it, at no charge;
- provide directly relevant material in relation to your complaint;
- have your complaint dealt with in a fair, efficient and courteous manner;
- have your personal information treated in accordance with our privacy policy (a copy of which is available, on request);
- seek your own legal advice (at your cost);
- be informed of the processes for how your complaint will be dealt with; and
- be informed of progress with your complaint and advised of the basis of our decision.

### How will my complaint be handled?

- We will provide written acknowledgment of your complaint. If you have made your complaint by telephone, we will summarise the complaint and ask you to let us know if we have not correctly understood it.
- We will record the details of your complaint, give it fair and genuine consideration and seek to achieve fair outcomes.
- We will enquire into your complaint and consult with the relevant staff and agencies, as necessary, within a reasonable timeframe, having regard to the nature and complexity of the complaint.
- We will answer all reasonable requests from you for information about progress with the complaint.
- If you are dissatisfied with our decision, or we have not made a decision within 45 days, you can take your complaint to the relevant external dispute resolution scheme, which is the Australian Financial Complaints Authority (AFCA). Note, you can lodge a complaint with AFCA at any time.
- We may ask you for feedback about the complaints-handling process and how it may be improved.

### Our objectives in handling complaints are for:

- the complaints-handling process to be easily accessible to all complainants;
- all complaints to be processed in a timely manner, as dictated by the subject matter of the complaint;
- each complaint to be addressed in an equitable, objective and unbiased manner; and
- ongoing improvement to the complaints-handling process and the quality of the services provided to members.

### Feedback about our complaints services

You may be asked to provide us with helpful feedback or suggestions about our complaints-handling service, so that we can continue to improve the level of service to our members.