

Praemium SMA Superannuation Fund

– Complaints information

This page is designed to give you information about how complaints are managed for the Praemium SMA Superannuation Fund (**Praemium SuperSMA**).

How do I complain?

You can complain to us at any time, and in any way. You can call us, send us a letter or email. How you contact us is up to you. Contact details to provide us with feedback or to make a complaint in relation to Praemium SuperSMA:

Call: 1800 571 881
Email: support@praemium.com.au
Write to: The Complaints Officer, Praemium SuperSMA
PO Box 322 Collins Street West Melbourne VIC 8007

What does a complaint cost?

The entire Praemium SuperSMA complaints process is free of charge.

What to do if you need assistance to make a complaint?

We know that accessing and understanding financial services can be difficult. If you think you may need assistance to lodge a complaint with Praemium SuperSMA, please contact us, or arrange for your representative to contact us. We will endeavour to assist you with lodging your complaint.

Is your complaint about us or one of our Partners (or both)?

Diversa Trustees Limited (Diversa) is the trustee of the Praemium SuperSMA and works with different partners that help run Praemium SuperSMA. This means that when you make a complaint about Praemium SuperSMA, it may relate to a product or service provided by one of our partners or to products or services provided by both us and our partners.

Our partners assist in providing services to you in a number of ways. They may operate call centres to assist us in responding to your queries, manage websites providing you with information about our products or provide claims management services to help us pay benefits. For more information

about how our partners assist us with the Praemium SuperSMA please refer to the to the product disclosure statement and additional information guide.

If your complaint relates to a product or service wholly provided by one of our partners, their complaints policy will apply to the complaint and not Diversa's policy. However, if you are a member or beneficiary of Praemium SuperSMA, we will still work with the relevant partner to ensure your complaint is managed appropriately.

If your complaint relates to products or services that both we and our partners provide then Diversa's policy will apply and we will work with the relevant service provider to ensure all of the issues you have raised in your complaint are managed appropriately.

Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our internal dispute resolution (IDR) response, or we have not resolved your complaint within 45 days (or for death benefit distribution complaints within 90 days), you can lodge a complaint with AFCA. 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 below:

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.

More information

For more detailed information about how we and our partners manage complaints please refer to the applicable complaints handling policy, which will set out:

- how you may lodge a complaint;
- the options available to you if need additional assistance to lodge a complaint;
- the key steps we or our partners will follow for dealing with complaints, including acknowledgement, assessment and investigation, and provision of an IDR response;
- the applicable complaint response timeframes; and

- details about accessing the Australian Financial Complaints Authority (**AFCA**) where a complaint is not resolved within the required timeframe, or to your satisfaction.

The complaints handling policy Diversa is available here, <https://diversa.com.au/complaints/>

We're here to help – Praemium SuperSMA contact details

For more information or help in relation to the above, feel free to contact us on 1800 571 881.

Issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licence No L0000635 as trustee for Praemium SMA Superannuation Fund ABN 75 703 857 864 RSE Reg R1074352

Level 19, 367 Collins Street, Melbourne, VIC 3000 | PO Box 322, Collins Street West, Melbourne VIC 8007

P 1800 571 881 **E** support@praemium.com.au **W** www.praemium.com