



COMPLAINTS – CHANGE TO EXTERNAL DISPUTE RESOLUTION SCHEME FROM 1 NOVEMBER 2018

The Product Disclosure Statement contains details of the external dispute resolution (EDR) scheme to which you can refer complaints that remain unresolved after having dealt with our internal complaints resolution process.

The Commonwealth Government has now established a new single EDR scheme, the Australian Financial Complaints Authority (AFCA), which will provide a free, fast and binding dispute resolution service to consumers in the financial system, replacing the Superannuation Complaints Tribunal (SCT) for all new superannuation related matters from 1 November 2018.

Therefore, any external complaints should be referred to the relevant EDR scheme, as shown in the following table.

DETAILS	UNTIL 31 OCTOBER 2018	FROM 1 NOVEMBER 2018
EDR scheme	Superannuation Complaints Tribunal (SCT)	Australian Financial Complaints Authority (AFCA)
Phone	1300 884 114	1800 931 678
Email	info@sct.gov.au	info@afca.org.au
Website	www.sct.gov.au	www.afca.org.au
Mail	Superannuation Complaints Tribunal Locked Bag 3060 Melbourne VIC 3001	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001