

Superestate - Complaints information

This page is designed to give you information about how complaints are managed for Superestate, a product issued by Diversa Trustees Limited.

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, post on Superestate's social media, or use a chat/messaging function (where this is available). How you contact us is up to you. Contact details to provide us with feedback or to make a complaint in relation to Superestate:

Call: 1300 519 800, Monday to Friday, 9am–5pm (Sydney time)
Email: hello@superestate.com.au
Write to: Superestate Complaints Officer
GPO Box 318
Sydney NSW 2001

What does a complaint cost?

The entire Superestate 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 Superestate, 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 Superestate and works with different partners that help run Superestate. This means that when you make a complaint about Superestate, 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 Superestate please refer to [Superestate PDS](#).

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 Superestate, 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 for our trustee:

Diversa Trustees Limited – Trustee of Superestate – <https://diversa.com.au/complaints/>

The policy is available in hard copy upon request - to request a copy use the contact details below.

We're here to help – Superestate contact details

For more information or help in relation to the above, feel free to contact us on 1300 519 800, Monday to Friday, from 9am to 5pm (Sydney time).