



# Customer Complaint Guide

## We're here to help

We care about your experience with us. If you're disappointed with our products, services or how we handle complaints, we want to hear from you so we can make it right. We're committed to managing concerns consistently, effectively and fairly, to understand and improve for the future.

Here are the principles we follow to make your complaint experience as positive as possible:

**We'll make things easy:** We're transparent and accessible, ensuring complaints can be lodged easily via multiple channels.

We provide a complaint resolution process which is free of charge and accessible for all.

We cooperate with external dispute resolution bodies such as AFCA.

**We'll work quickly:** We aim to resolve complaints at the first point of contact. In cases where this is not possible, we work to resolve complaints as soon as possible.

**We'll keep you updated:** We will provide updates on the progress of your complaint using plain English and your preferred communication channel.

**We'll act with integrity and fairness:** We seek to resolve complaints fairly and reasonably at all times. We'll always clearly explain our position or reasons for our decision and provide escalation avenues.

Your complaint will be reviewed by a team member not directly involved with the issue, to ensure a fair and unbiased resolution.

We use every complaint as an opportunity to learn and improve.

## Making a complaint

We value your feedback, and we're committed to resolving any concerns you may have.

If you have a complaint, we can usually resolve it quickly, over the phone, or by your chosen method of communication.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

**Email:** [contactmlc@mlc.com.au](mailto:contactmlc@mlc.com.au)

**In writing:** The Complaints Resolution Manager,  
PO Box 200 North Sydney NSW 2059

An assigned case manager will conduct a review and provide you with a response in writing.

## Extra care and accessibility

If you need extra help during the complaint process, we'll work with you and/or your support or authorised people to provide extra care and support:

- **If you do not speak English:**
  - We can arrange an interpreter to assist in lodging and managing your complaint, subject to availability.
  - If an interpreter is not available, you can phone the Translating and Interpreting Service on 13 14 50 for help with your call.
- **If you have a hearing or speech impairment,** you can phone us through the National Relay Service (NRS) on the numbers listed below:
  - TTY (Type and Listen) users can phone 13 36 77 (or from overseas phone +61 7 3815 7799); and
  - Speak and Listen (speech-to-speech relay) users can phone 1300 555 727 (or from overseas phone +61 7 3815 8000).
  - Internet relay users can connect to the NRS on [www.relayservice.com.au](http://www.relayservice.com.au)
- You may appoint an **Authorised person** to act on your behalf throughout the complaint process. This can be your financial adviser, family member/friend or other third party you may instruct.

## About our complaints process

### Acknowledgement of your complaint

We'll try to resolve your complaint as soon as possible however if we're unable to do so we'll escalate your matter to the Customer Resolutions team.

The team will acknowledge receipt of your complaint as soon as practicable. You'll be provided with information about the complaint process, along with a reference number and the name and contact details of the person handling your complaint.

### Investigation of your complaint

We'll look to identify and understand all issues of your complaint. This may require collecting additional information from you over the phone or by email. We'll investigate your complaint to reach a fair and reasonable outcome.

## Providing you a fair outcome

We'll aim to provide you a final response to your complaint within:

- 45 days for superannuation complaints
- 90 days for complaints about the distribution of a death benefit
- 30 days for complaints that don't fit into either of the above situations

If we're unable to do so, we'll notify you of the reason for the delay and a timeframe for when you can expect an outcome.

The final response to your complaint will provide reasons for the outcome and why we believe it to be a fair and reasonable resolution to your complaint.

Please note that if at any point during the complaint process you have a question or don't understand something, please contact your dedicated complaint handler directly.

## If you're not satisfied with our response

If you're not satisfied with the outcome of your complaint, you can lodge a complaint with Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**In writing:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne, VIC 3001