

Complaints Process

Enquiries and complaints procedure

The Fund has an established procedure for dealing with your enquiries and complaints.

Enquiries

In the first instance enquiries should be directed to: The

Enquiries Officer NQ Super

PO Box 3528, Tingalpa DC, QLD 4173

Phone: 1300 986 450 Fax: (07) 3899 7299

Email: info@nqsuper.com.au

A formal acknowledgment of any written enquiry will be sent to you within 24 hours of receiving the enquiry. If the enquiry has not been dealt with to your satisfaction, you can make a complaint about this.

Complaints

Complaints (except for privacy complaints) can be addressed to:

The Complaints Officer

NQ Super

PO Box 3528, Tingalpa DC, QLD 4173

Phone: 1300 986 450 Fax: (07) 3899 7299

Email: info@nqsuper.com.au

If you have a complaint, please contact us by calling 1300 986 450 or by emailing your complaint to info@nqsuper.com.au; or writing to us.

An acknowledgement will be issued to you within 24 hours of receipt of your complaint (or as soon as practicable), either byphone, email, or post. Our team will investigate and respond on all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction we are not required to send you a

formal complaint response, unless you request one; or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to decide) relating to a complaint.

For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28-calendar day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide youwith progress updates including reasons for the delay.

You may also lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's internal complaints handling process.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and 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. Other limits may also apply.

Website: www.afca.org.au Email: info@afca.org.au

Telephone: 1800 931 678 (free call).

In writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Privacy queries or complaints

If you have any queries or complaints about your privacy, please contact:

Privacy Officer, Equity Trustees PO Box 3528, Tingalpa DC QLD 4173

Ph: 1300 986 450

Email: info@nqsuper.com.au