

# Rest Complaints Policy

If you're not satisfied with your experience, services, or products with Rest, and you fit into one of the following categories, you're entitled to make a complaint.

## Who can make a complaint

- members or former members of Rest
- executors or administrators of a deceased member's estate
- a person with an interest in a death benefit
- a third party properly authorised to act on behalf of a complainant
- parties (and intending parties) to Family Law proceedings

## How to make a complaint

There are many ways you can contact us: we'll listen and do what we can to help. You can help us resolve things faster if you have all your relevant documentation and information handy when you contact us.



### Chat with a Rest Customer Service Specialist via Live Chat on your Rest App

8am - 8pm Monday to Friday and  
9am - 5pm Saturdays (AEST/AEDT)



### Email Rest with the subject line 'Complaint' at [contact@rest.com.au](mailto:contact@rest.com.au)



### Call us in Australia on 1300 300 778 8am - 8pm (AEST/AEDT) Monday to Friday

If you're overseas, dial +61 2 8571 5593



### Chat with a Rest Customer Service Specialist via the Rest Website

8am - 8pm Monday to Friday and  
9am - 5pm Saturdays (AEST/AEDT)



### Write to us:

The Trustee Services Officer  
Rest  
PO Box 350  
Parramatta NSW 2124

## Employers

If you're an employer, bookkeeper, or accountant, talk to us between 8am-8pm (AEST/AEDT) Monday to Friday on 1300 305 775, or email us anytime at [contact@rest.com.au](mailto:contact@rest.com.au)

## Do you need help to make a complaint?

If you're hearing or speech impaired we can help you through the National Relay Service.

If you need a translator, we offer help in over 160 languages. Call us on 1300 300 778

您需要翻译来帮助您处理 Rest 帐户的问题吗？我们可以提供超过 160 种语言的翻译。请在上午 8 点至晚上 8 点（澳大利亚东部标准时间/澳大利亚东部夏令时）之间致电以了解更多的信息

“क्या आपको अपने Rest Super खाते में सहायता के लिए अनुवादक की आवश्यकता है? हम 160 से अधिक भाषाओं में सहायता प्रदान करते हैं। अधिक जानने के लिए सुबह 8 बजे से रात 8 बजे (AEST/AEDT) के बीच कॉल करें

## Our people are human too

We understand that your situation might be frustrating or challenging. Our hardworking Customer Service Team will do their best to resolve your complaint, and everyone here is committed to fair and efficient resolution. So we hope you'll respect their efforts and treat them courteously while they work to resolve the issue. They'll do the same with you, and to protect them we won't tolerate any abuse, threats, harassment or swearing at our staff. If this happens we may terminate any calls or discontinue written correspondence.

## How we manage your complaint

It's really important for us to get your complaints – learning from your experiences and working with you to resolve any issues is a key part of our relationship with you. It helps us be more responsive to your needs and listen better to improve our products and services for you.

## Step-by-Step through the complaint process



- 1 We receive your complaint**
- 2 Your complaint is acknowledged via SMS or email within 24 hours (or one business day)**
- 3 Your complaint is assessed and investigated**
- 4 We'll ask for more information from you if needed**
- 5 We'll send your complaint outcome to you**
- 6 If it's not the result you're expecting or you are not satisfied with the handling of your complaint, you can escalate your complaint to the Australian Financial Complaints Authority (AFCA).**



## How long will my complaint take?

If you call or live chat with us we may be able to resolve your complaint straight away, you'll also receive a written acknowledgement that we've received your complaint. For a complaint that takes longer than 5 days to resolve (and some specific sorts of complaints that take less than 5 days) you'll receive both a written acknowledgement that we've received your complaint within 24 hours of receiving it (or one business day), and a written summary of our investigation and the outcome.

For complaints that can't be easily or quickly solved over the phone or via chat, timeframes can vary, depending on the type of issue. Typically, you can expect an outcome within:

- 30 days for privacy complaints and financial advice complaints
- 45 days for super complaints (except death benefits)
- 90 days for objections to death benefit distributions (starting after the 28 days you initially have to submit an objection)

If we can't finish our investigation within the maximum complaint timeframes, we'll write to you and let you know why there's a delay.

## Taking it further - complaints escalations

If you don't receive a response to your complaint within the maximum complaint timeframe, or you're not happy with the handling of your complaint or the outcome of our investigation, you can take it further to AFCA - the Australian Financial Complaints Authority.

AFCA is a free, independent dispute resolution service. They may be able help you resolve your complaint if we haven't been able to.

You can make a complaint to AFCA at any time, however there may be time limits for lodging certain complaints. This includes complaints about death benefit payments which must be lodged with AFCA within 28 days of receiving our written complaint outcome. Find out more at [afca.org.au](https://afca.org.au).

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

**Phone** 1800 931 678

**Online** [afca.org.au](https://afca.org.au)

**Mail** AFCA  
GPO Box 3  
Melbourne VIC 3001

## How we protect your privacy

Your privacy is important to us. We'll only share your information with the people who need to help in the resolution of your complaint.

You can learn more about how we collect and look after your personal information - and who we share it with - in Rest's Privacy Policy and Privacy Collection Statement available at [rest.com.au/Privacy-Policy](https://rest.com.au/Privacy-Policy)