



CONFLICT RESOLUTION AND ESCALATION POLICY

Purpose

This policy sets out how members of the Fund can raise concerns or complaints, and how the Fund will address them. The Fund is committed to ensuring complaints are resolved in a fair, transparent, and timely manner.

References

The policy ensures compliance with the following legislation and regulatory frameworks:

- Superannuation Industry (Supervision) Act 1993 (SIS Act)
- Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations)
- Corporations Act 2001
- Australian Securities and Investments Commission Act 2001 (ASIC Act)
- ASIC Regulatory Guide 271 – Internal Dispute Resolution (RG 271)
- Privacy Act 1988 (Cth) and Australian Privacy Principles (APPs)
- AFCA Rules

Scope

This policy applies to all members of the Fund, and covers complaints relating to:

- Superannuation account administration
- Contributions, investments, or benefit payments
- Fees, insurance cover, or transactions
- Fund communications and disclosure
- Any other matter relating to the Fund's obligations under law

Policy Statement

The Fund is committed to resolving member complaints in a fair, timely, and transparent manner. We follow the requirements of the Superannuation Industry (Supervision) Act 1993, Corporations Act 2001, ASIC Regulatory Guide 271, the Privacy Act 1988, and the rules by AFCA (Australian Financial Complaints Authority).

Members are encouraged to raise concerns directly with us first, and if they are not satisfied with our response, they have the right to escalate their complaint to AFCA, an independent and free dispute resolution body.

Principles

- Accessibility – Members can raise complaints by phone, email, online, or mail.
- Fairness & Impartiality – Complaints are reviewed independently and on their merits.
- Timeliness – Complaints are acknowledged promptly and resolved within 45 days, in line with RG 271.
- Transparency – Members are kept informed throughout the process.
- Escalation Rights – Members have the right to escalate to AFCA if unsatisfied with the Fund's outcome.
- Privacy & Confidentiality – Personal information is handled in accordance with the Privacy Act 1988 (Cth).

Process

Step 1 – Lodge a Complaint Internally

Members should first raise their concern directly with the Fund.

- Phone: [1300 707 117](tel:1300707117)
- Email: complaints_ocsuper@oneclicklife.com.au
- Mail: Complaints Officer, Peter Stevens, peter@oneclicklife.com.au
- Online: <https://oneclicklife.com.au/contact/>

The Fund will acknowledge receipt within 5 business days.

Step 2 – Internal Review and Resolution

- The Fund will investigate the complaint in line with SIS Act and RG 271.
- A written response will be provided within 45 calendar days, including:
 - The outcome
 - Reasons for the decision
 - Information on the right to escalate to AFCA

If the Fund cannot resolve the matter within 45 days, members will be advised of the delay and their right to contact AFCA.

Step 3 – Escalation to External Authority (AFCA)

If dissatisfied with the Fund's response, members may escalate to AFCA, which is free, independent, and impartial.

AFCA Contact Details:

- Phone: 1800 931 678
- Email: info@afca.org.au
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

Record Keeping & Reporting

- All complaints are recorded in the Fund's complaints register, including key dates, outcomes, and actions taken.
- Reports on complaint trends are reviewed by management and the Trustee Board.
- Serious or systemic issues will be escalated and corrective action taken.

Review of Policy

This policy will be reviewed annually, or earlier if required by changes to legislation, ASIC guidance, or AFCA Rules.