

How to make a complaint



1 December 2025

The information in this document forms part of the REI Super Product Disclosure Statement (PDS) dated 1 December 2025.

If you're not satisfied with our products or services, we've established a procedure to deal with any complaint or dispute that may arise to address your concerns fairly and efficiently.

Internal dispute resolution process

- 1 If you wish to make an enquiry about your super or have concerns, you can call us between 8:30am and 7:00pm (AEST) on 1300 13 44 33, or write to:**

REI Super, PO Box 832, Newcastle NSW 2300 or email to admin@reisuper.com.au



- 2 If your concerns can't be resolved immediately and you wish to make a complaint, please address it in writing to:**

Complaints Officer REI Super, PO Box 832,
Newcastle NSW 2300 or
via email to admin@reisuper.com.au
Or call: 1300 13 44 33

Any complaints you make through our social media channels Facebook, LinkedIn and Instagram are also valid. We will then investigate your complaint and provide you with a written response.



3 Who can make a complaint.

Anyone can make a complaint including:

- A current or former member of REI Super
- An employer making contributions to REI Super
- A beneficiary of a member of REI Super
- An executor or administrator appointed to manage the estate of a deceased member of REI Super
- People with, or who claim to have an interest in a death benefit
- A person appointed to act on your behalf under Power of Attorney or Third Party Authority.

4 We'll investigate your complaint and make every effort to respond to you as soon as possible.

We will attempt to resolve your complaint as quickly as possible following the steps below:

- We will acknowledge your complaint as soon as practicable.
- We will investigate and attempt to resolve your complaint as quickly as possible and endeavour to keep you informed about its progress.
- We may ask you to provide more information to complete our investigation so we fully understand the events and matters as they relate to the issues that you are not happy about.
- We will provide you a response no later than 45 calendar days after receiving your complaint. Our response will detail the outcome of our investigation, addressing the issues you have raised and what you can do if you are not satisfied with the decision or response.

If your concerns have been resolved by phone within 5 days of receiving your complaint, a written response will not be provided unless you request one.

If we are unable to provide you a response within the mentioned timeframes, we will provide you a delay notification advising you the reasons for the delay, as well as your rights to complain to the Australian Financial Complaints Authority (AFCA).

Where the dispute is in relation to a death benefit distribution, you have 28 days from the receipt of the Trustee's claim-staking letter to object to the initial proposal for the distribution of a death benefit. We will provide a written response within 90 days, you will be given reason(s) for the decision as part of our final written response.



External dispute resolution process

You may take your complaint to the Australian Financial Complaints Authority (AFCA). Generally, AFCA will not consider your complaint until it has been considered by our internal dispute resolution process, or your complaint is not resolved by the internal dispute resolution process within 45 days.

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

How to contact AFCA:

Mail:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Web: afca.org.au
Email: info@afca.org.au

AFCA Complaint Time Limits

There are specific timeframes for AFCA to deal with certain complaints. A summary of these timeframes is set out below. You can consult the AFCA website to find out more information about applicable time limits.

Death Benefits

You have 28 days from the receipt of the Trustee's final decision notice on the death benefit distribution.

Total and Permanent Disability (TPD)

AFCA can only deal with a complaint about a decision relating to the payment of a total and permanent disablement (TPD) benefit if:

- you have ceased employment because of the physical or mental condition that gave rise to your claim for TPD; and
- you lodged a claim with us within two years of leaving employment. You then have four years from our decision to make a complaint.

If you did not permanently cease employment because of injury or illness that gave rise to the claim for the TPD benefit, you must submit your complaint to AFCA within six years of our decision about the TPD claim.

Statements given to the ATO

One year from notice.

Other Superannuation complaints

For all other complaints you have two years from the date of our response to lodge a complaint with AFCA.

Need help?

1300 13 44 33 | reisuper.com.au

admin@reisuper.com.au

How to make a complaint about privacy

We take your privacy seriously. If you have any concerns about privacy, or believe your rights have been breached and want to lodge a formal complaint. You can contact us directly. We will investigate and provide you with a response with 30 days. If you are not satisfied with our response, or you don't receive a response within 30 days, you can refer your complaint to the Office of Australian Information Commissioner (OAIC)

How to contact OAIC

Mail:
Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Web: oaic.gov.au
Email: enquiries@oaic.gov.au

Advice provided on behalf of an external AFS licensee

For complaints about the financial product advice services provided to you by Mercer Financial Advice or Guideway, refer to the applicable Financial Services Guide for relevant contact details.



This document does not relate to the REI Super Pension. Refer to the REI Super Pension PDS and Target Market Determination (TMD) for information about that product. The information provided in this document is of a general nature only and does not take into account your objectives, personal financial situation or needs. Before acting on this information you should consider it's appropriateness having regard to your objectives, financial situation and needs. You may wish to consult a licensed financial adviser to obtain advice that is tailored to your personal circumstances. This document has been prepared and issued on 1 December 2025 by the Trustee of the Fund, REI Superannuation Fund Pty Limited (ABN 68 056 044 770), AFSL: 240569, SPIN REI0001AU RSE L0000314, REI Super ABN 76 641 658 449 RSE R1000412. MySuper unique identifier 76641658449129.

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