

challenger 

Complaints Policy

Date: 17 October 2024

As part of our commitment to providing quality service to our clients, we endeavour to resolve all complaints quickly, fairly, objectively and free of charge.

How to make a complaint

If you have a complaint or concern regarding your Annuity, Managed Investment Scheme or Superannuation plan, please do not hesitate to contact us by:

- Our [online complaints form](#)
- Phone: 13 35 66 (in Australia) or +61 2 9994 7000 (overseas) Mon-Fri, 8am to 6pm EST
- Fax: +61 (2) 9994 7777
- Mail:
Complaints & Dispute Resolution Officer
Challenger
GPO Box 3698
Sydney NSW 2001

How your complaint will be handled

Challenger is committed to the efficient and fair resolution of complaints and endeavours to fulfil its obligations to complainants with a high degree of care and service excellence.

To ensure complainants obtain fair and honest treatment and appropriate resolution of their issue, Challenger adheres to the following principles:

- **Fairness and objectivity:** A complainant has the right to be heard and have access to a complaint handling process that demonstrates integrity and impartiality.
- **Responsiveness:** Complaints are to be resolved in a timely manner.
- **Accountability:** Accountability is accepted by Challenger for providing efficient and effective dispute resolution services.

Acknowledging your complaint

Your complaint will be acknowledged within 24 hours of receipt, or as soon as practicable after that. We may acknowledge your complaint verbally or in writing. When communicating with you, we will take into account the method you used to contact us and any preferences you have expressed about how we should communicate with you.

Assessing your complaint

We will collect information about your complaint from you and also utilise the information we have on our systems and files, information provided by your Trustee or insurer, for relevant complaints. We will always attempt to resolve your complaint quickly. If your complaint requires it, we will investigate the matters you have raised fairly and in a timely manner.

Providing a response

We will always attempt resolve your complaint as quickly as possible, and will aim to provide a response within 5 days. Where this isn't possible, we will generally write to you within the following timeframes:

- 30 days for general complaints; and
- 45 days for superannuation related complaints (except for superannuation death benefit distributions related complaints which may take longer).

Our written response will inform you of:

- the outcome of our investigation into your complaint;
- if we reject or partially reject your complaint, the response will clearly set out the reasons for our decision;
- your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response; and
- the contact details for AFCA.

Our external dispute resolution scheme

If you are not satisfied with our response, you can refer your complaint to AFCA, who can investigate and resolve disputes in respect of certain matters. This free service is established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Additional assistance available

Challenger ensures that customers with special needs are provided access to the complaint system in a manner that is consistent with their individual requirements. If you require assistance to make a complaint, please mention this to our Customer Dispute Resolution Officer or complaints area so that appropriate assistance can be identified and provided. If you are registered with the National Relay Services, you can use those services to contact us.