

# Member forums

**Superannuation**

**Heather Gray** - Lead Ombudsman  
Superannuation

**Benjamin Norman**- Ombudsman

# Today's session includes



Statistics



Supplying documents to AFCA



Successor fund transfers -  
changes of trustee



Forthcoming guidance and  
reviews of Approaches



# Statistics

# Superannuation complaints



## Complaints received

**5,246** complaints received

**33%** resolved at Registration and Referral stage

### Top five superannuation complaints received by product <sup>1</sup>

Product	Total
Superannuation Account	2,716
Total & Permanent Disability	978
Income Protection	833
Death Benefit	451
Pension	52

### Top five superannuation complaints received by issue <sup>1</sup>

Issue	Total
Delay in claim handling	856
Denial of claim	517
Service quality	517
Incorrect fees/costs	419
Account administration error	487

## Complaints closed

**6,245** complaints closed <sup>2</sup>

More than **\$38.67** million in compensation was awarded or obtained through AFCA

**64%** of complaints resolved by agreement, or in favour of complainants

Average time to close a complaint

**116 days**

### Stage at which superannuation complaints closed

Stage	Total
At registration	2071
At case management	2465
Preliminary assessment	909
Decision	619

### Average time taken to close superannuation complaints

Time	Total
Closed 0–30 days	12%
Closed 31–60 days	22%
Closed 61–90 days	17%
Closed greater than 90 days	48%

<sup>1</sup> One complaint can have multiple products/issues.

<sup>2</sup> This includes 2,414 received before 1 July 2020, and 3,831 received from 1 July 2020 to 30 June 2021.



# Supplying documents to AFCA

# Supplying documents to AFCA

- > Best practice when providing material to AFCA
- > Guidance is available on our website



# Guide to complaint submissions



These recommendations highlight best practice when providing your submissions to AFCA. They include recommended file formats, file sizes and naming conventions.

## Best practice

- > Upload your submissions using the AFCA Secure Services portal
- > For files larger than 30Mb, send them to AFCA via USB or CD (with password encryption)
- > Use meaningful filenames which include a description of the document and a relevant date
- > Use bookmarks to separate documents and hyperlinks in large .pdf files
- > Send only the final email in an email chain
- > Convert .msg files to .pdf files before upload
- > Group documents by type into separate .pdf files, labelled accordingly.
- > For example:
  - policy documents
  - correspondence
  - account statements
  - reports

# Guide to complaint submissions



## Things to avoid

- > Sending documents to AFCA by mail or email
- > Uploading large .pdf files that contain multiple documents
- > Providing documents that have been scanned in a picture format
- > Submitting documents without a reference to the file or a relevant date
- > Submitting commercially sensitive documents mixed in with non-sensitive documents in bookmarked .pdf files.

For more information about sending submissions via Secure Services, please refer to the Secure Services user guide on the AFCA website:

[afca.org.au/members/secure-services-user-guide](https://afca.org.au/members/secure-services-user-guide)

**Need help accessing Secure Services?** Contact AFCA membership on **1300 565 562** or [membership@afca.org.au](mailto:membership@afca.org.au)



# Trust deeds

- > Supplying trust deeds
- > Best evidence – executed or certified copies



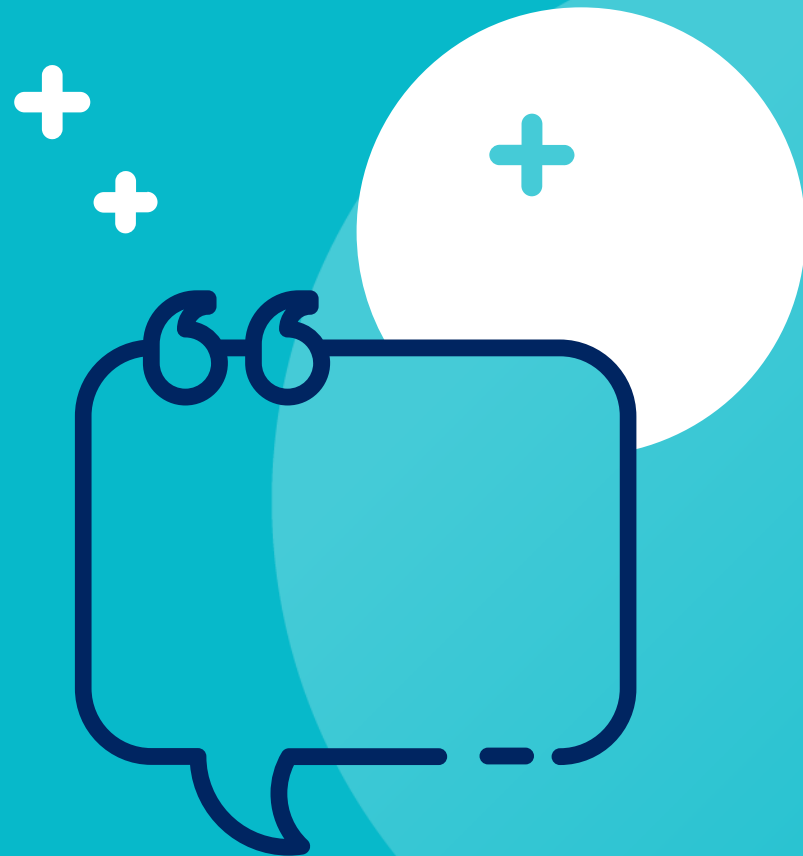


# Successor fund transfers - changes of trustee

# Successor fund transfers - changes of trustee



- > Notify AFCA's Membership Team
- > We will update current complaints
- > Access to documents that may be needed for complaints
- > Historical trust deeds



# Forthcoming guidance and reviews of Approaches

# Forthcoming guidance and reviews of Approaches



- > Insurance - review of approach to delayed insurance claims in superannuation (reflecting new guidance replacing the Insurance in Superannuation Voluntary Code)
- > Exercise of remedies under section 29(6) Insurance Contracts Act
- > Interdependency
- > Approach to superannuation fees and charges
- > Approach to superannuation death benefit complaints

**Thank you**

