
Summary of Complaints and Dispute Resolution Procedures

Introduction

If, as a member, beneficiary or former beneficiary of the Manildra Flour Mills Retirement Fund (the “**Fund**”), you have a complaint concerning the operation or management of the Fund, you are entitled to have your complaint dealt with by Manildra Flour Mills Retirement Fund Pty Ltd (the “**Trustee**”), using the Trustee’s complaints and dispute resolution procedures. These procedures consist of an internal procedure (maintained by the Trustee) and the Trustee’s membership with an external dispute resolution scheme, the Australian Financial Complaints Authority (“**AFCA**”).

Making an Enquiry

Enquiries about the Fund or a member’s benefits should be directed to the Fund Secretary. The Fund Secretary’s contact details are:

Ms Belinda Burton
Fund Secretary
Manildra Flour Mills Retirement Fund
PO Box 72
Gladesville, NSW 1675

Telephone: (02) 9879 9800

Email: Belinda.burton@manildra.com.au

There is no prescribed form for making an enquiry. Simple enquiries made in person or by telephone may be answered on the spot. However, you may be requested to put a complex or complicated enquiry in writing.

Making A Complaint

Internal Complaints Procedure

All complaints should be addressed to the Fund Secretary. You should state the nature of the complaint in detail and should include all relevant information and supporting documents you believe should be taken into account by the Trustee in considering the complaint. All complaints will be kept confidential in accordance with the Trustee’s Privacy Policy.

No fee will be applied to make a complaint.

Upon receipt of your complaint, the Fund Secretary or the Fund Administrator on the Trustee’s behalf will send you a written acknowledgement which will either respond to the complaint or indicate that the matter is being further considered. If further consideration of the complaint is required, a written response will be sent within a maximum of 45 days (or 90 days in the case of a death benefit related distribution) from the date of receipt of the complaint. If you are dissatisfied with the response received, you are entitled to make a complaint to AFCA by following the procedure described below.

External Complaints Procedure - Australian Financial Complaints Authority (“AFCA”).

If you believe that your complaint has not been resolved satisfactorily using the Trustee’s internal complaints handling procedures, you believe that the Trustee’s decision was unfair, unreasonable or improper, or the legislated 45 day limit (or 90 days for death benefit related distributions) for responding to your complaint was not met by the Trustee, you may refer your complaint to AFCA at no cost.

Your application to AFCA to consider your complaint must be made in writing and must be delivered or sent to the office of AFCA. AFCA can be contacted as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne, Vic 3001

(W): www.afca.org.au

(E): info@afca.org.au

(P): 1800 931 678 (free call)

AFCA is an independent body established by the Federal Government to provide a low cost, informal forum for resolving disputes relating to superannuation. AFCA can only handle certain types of complaints (notably excluding general complaints about the Fund's management, such as investment performance or the general level of fees and charges) and only if they are lodged within specified time limits. AFCA cannot deal with any complaints if proceedings relating to the complaint have begun in court and have not finally been disposed of. You cannot complain to AFCA unless you have already used, or attempted to use, the Trustee's internal complaints handling procedures.

AFCA will first attempt conciliation to resolve your complaint. If this is not effective, it may review the Trustee's decision and conduct and make a determination. AFCA must affirm the original decision of the Trustee unless it is satisfied that the decision was not fair and reasonable in all the circumstances of the particular case. AFCA cannot make a decision contrary to the law or to the governing rules of the Fund.

For more information on how AFCA deals with complaints, refer to the AFCA website: www.afca.org.au.

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