

## **Making an enquiry or complaint**

If you have a question about your benefits in Manildra Flour Mills Retirement Fund, please contact us on 02 9879 9800. Most enquiries can be dealt with over the phone. If not, you may be asked to put your enquiry in writing and provide a contact address for the reply.

If you have a query or a problem that is not resolved to your satisfaction, you should send a written complaint (including all relevant details) to: The Complaints Officer Manildra Flour Mills Retirement Fund PO Box 72, Gladesville, NSW 1675. The matter will be investigated by the Complaints Officer and you will be advised of the Trustee's decision as soon as possible and within 90 days of receipt of the complaint.

If the Trustee has not responded to your complaint within 90 days or you are not satisfied with the Trustee's decision you may be able to take the matter to the external dispute resolution body, the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent financial services complaint resolution service that is free to consumers. However, there are some complaints that AFCA cannot consider and time limits apply to certain complaints. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of being given our written decision. AFCA's contact details are:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## **Who can provide more information?**

See the relevant Product Disclosure Statement or contact the Fund Secretary on 02 9879 9800 between 9.00 am and 5.00 pm (Sydney time) Monday to Friday.

*This information has been prepared by Manildra Flour Mills Retirement Fund for general information only. The information does not take into account your personal objectives, financial situation or needs. Therefore, you should not act on this information if you have not considered the appropriateness of this information to your personal objectives, financial situation and needs. You should consult a licensed or appropriately authorised financial adviser before making any financial decision.*

Issued by Manildra Flour Mills Retirement Fund Pty Ltd, ABN 74 065 680 195, as Trustee of the Manildra Flour Mills Retirement Fund, ABN 32 448 411 930.