

# SCH Online

## Complaints policy

### 1. Overview

The Superannuation Clearing House Pty Limited (“TSCH”, also referred to as “us” or “we” throughout this Policy) is a Corporate Authorised representative of Pacific Custodians Pty Limited (AFS licence number 295142) and is the operator of SCH Online. TSCH recognises the importance of an effective and efficient complaints management framework as being integral to ensuring appropriate customer outcomes.

This Complaints Policy explains how you can make a complaint free of charge, our measures for managing your complaint, and the steps you can take if you are not satisfied with either our response to your complaint, or the time that it takes for us to respond to your complaint. This Complaints Policy applies to all customers of SCH Online, however, only retail clients will have a right to the external dispute mechanism described in section 5 of this Policy.

This Complaints Policy applies to complaints received by TSCH on or after 5 October 2021.

### 2. What is a complaint?

A complaint is:

*An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.*

### 3. How to make a complaint

If you have a complaint about us or SCH Online, you can contact us via the following channels:

Post:                   The Complaints Officer  
                              The Superannuation Clearing House Pty Limited  
                              PO Box 56  
                              Parramatta, NSW, 2124

Telephone:           1300 855 935

Email:                 [support@schonline.com.au](mailto:support@schonline.com.au)

We will acknowledge receipt of your complaint within 24 hours of receipt or as soon as practicable and will take all steps to resolve your complaint as quickly as possible.

If you need assistance to lodge your complaint, we are here to help, and can be contacted on 1300 855 935.

## 4. Complaints handling process

The key steps we will take to address your complaint are as follows:

- **Acknowledgment** – We will acknowledge receipt of your complaint within 24 hours or as soon as practicable.
- **Record** – All complaints are recorded in our complaints management system and a unique complaint reference number will be provided to you.
- **Investigate** – An objective and detailed investigation will be undertaken to determine the cause of your complaint, the appropriateness of TSCH's actions, the actions needed to resolve the complaint and any steps required to communicate the outcome to you.
- **Response** – We will provide you with our written reasons for the outcome of your complaint (known as an "IDR Response") within 30 calendar days after receiving your complaint where:
  - your complaint is not resolved within 5 business days of us receiving your complaint; or
  - if you request a written response

We are not required to provide you with an IDR Response if:

- Your complaint is resolved to your satisfaction within 5 business days, and you have not requested an IDR Response; or
- Within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

In some circumstances, we may be unable to provide an IDR Response within 30 calendar days after receiving your complaint. If this occurs, you will be notified of the delay and the reasons for it.

## 5. External dispute resolution

If you are a retail client (including small business\*) and you are not satisfied with the way your complaint has been managed, or with its resolution, then you may be able to lodge a complaint with the Australian Financial Complaints Authority ('AFCA').

AFCA is a free, fair and independent dispute resolution scheme that considers complaints about financial products and services. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints consumers and small businesses have with their financial firms. AFCA may be able to assist you to resolve your complaint but will only become involved after you have first made use of our own complaints handling process.

AFCA can be contacted via:

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

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

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

\* **"small business"** means a business employing less than:

- (a) if the business is or includes the manufacture of goods--100 people; or
- (b) otherwise--20 people.