About this update

This update incorporates information on changes to our Complaints Handling Policy to comply with the Australian Securities and Investments Commission’s Regulatory Guide 271 - Internal Disputes Resolution obligations.

Changes to the PDS

1. Complaints Handling Policy

On page 8 of the PDS, in section 9. How to open an account, replace ‘Complaints Resolution’ and its contents with:

If you have a complaint

Our customers are important to us. If something goes wrong, we’re determined to make it right again. If you have an experience with us that you are not satisfied with, we’re here to resolve the issue.

If you have a complaint, please call us on 132 979 or write to:

Complaints Manager
ClearView Reply Paid 4232
Sydney NSW 2001

Email: complaints@clearview.com.au

We will acknowledge your complaint within one business day (being Monday to Friday except for public holidays in Sydney NSW) of receiving it, or as soon as practical.

We will give you a progress update on your complaint at least every 20 calendar days (unless an alternative arrangement has been agreed upon) and we aim to address your complaint within 45 calendar days.
We will provide a final response to your complaint in writing or via electronic communication:

- for complaints about superannuation death benefit distributions, within 90 calendar days after the expiry of the 28-day calendar period for objecting to a proposed death benefit distribution; and
- for all other complaints, within 45 calendar days of receiving your complaint.

In exceptional cases where there is no reasonable opportunity for us to respond within the applicable timeframe above because resolution of the complaint is particularly complex or because of circumstances beyond our control which cause complaint management delays, we will need more time to respond to your complaint.

In these cases, before the applicable timeframe above expires, we will provide you with a notice:

- telling you that we need more time;
- setting out our written reasons for the delay;
- clearly communicating our revised expected timeframe; and
- setting out information about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied and the contact details for AFCA.

**Australian Financial Complaints Authority (AFCA)**

AFCA provides fair and independent financial services complaint resolution that is free to consumers. You are able to lodge a complaint directly with AFCA, however we encourage you to contact us first so we can resolve the matter with you. You can contact AFCA at:

**Australian Financial Complaints Authority**

GPO Box 3
Melbourne
VIC 3001

Phone: **1800 931 678**

Email: info@afca.org.au

Website: afca.org.au

Time limits may apply, so you should act promptly. To find out more about the time limits that are applicable to your type of complaint, please refer to the AFCA website.

Need more information?

Please speak to your financial adviser or contact our Service Centre on **132 979**.

ClearView

GPO Box 4232
Sydney NSW 2001

Telephone **132 979**

Email: life@clearview.com.au

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