

Perpetual



How to make a complaint

Perpetual



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about



- find more information.

We will write contact information at the end of this book.

About this book

Perpetual 

This book is from Perpetual.

This book is about how to make a **complaint**.



A complaint is when you tell us why you are **not** happy about Perpetual.



We want you to tell us if you are **not** happy so we can try to make things better.

How to make a complaint



If you have a complaint you can tell the Perpetual staff member you normally talk to.



You can also use our online form.



perpetual.com.au/privacy-policy/making-a-complaint



You can send an email.

mycomplaint@perpetual.com.au



You can send a letter.



Client Advocacy Team

GPO Box 4171

Sydney NSW 2001



You can call us if your complaint is about

- a **superannuation fund**

- an **investment fund**.



Superannuation fund means money in an account for when you retire.



Investment fund means other money in an account for when you need it.



Call 1800 022 033



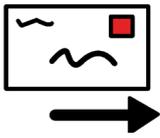
It will **not** cost you any money to make a complaint.

What to include with your complaint

You can include information to help show what is wrong.

For example

- emails
- letters we have sent you
- **account statements.**



Account statements show what money has gone in and out of your account.

You can ask someone to help you

You can ask someone you trust to help make a complaint.



For example, you can ask an **authorised representative**.



An authorised representative is allowed to speak or make decisions for you.



You can also ask an **advocate**.



An advocate can help you

- understand information
- say what you want.



When we get your complaint



We will

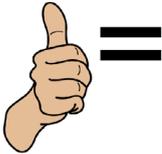
- tell you we got your complaint as soon as we can



- find out what happened



- respect you



- be fair.

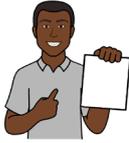


We will try to solve your complaint quickly.



We will tell you if the complaint needs to be solved by someone else.

If we take more than 5 days to solve the complaint we will tell you



- who is working on your complaint



- how to contact the person



- when we will solve your complaint by



- what you can do if you are **not** happy.



It should take no more than 45 days to solve the complaint.

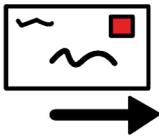


If it takes longer we will tell you why.



We might need to ask you for more information to help us solve your complaint.

Final outcome letter



For some complaints we will send you a **final outcome letter**.



A final outcome letter tells you

- what we found out



- our decision
 - for example, if we agree with you



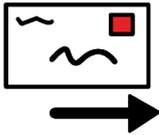
- reasons for our decision



- how we can solve the complaint

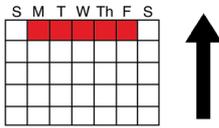


- what you can do if you are still **not** happy.



We will send you a final outcome letter

- if you ask us



- if we take more than 5 days to solve the complaint



- if the complaint is about superannuation



- if the complaint is about **financial hardship**.



Financial hardship means you might find it hard to pay for things like bills.



Sometimes we might offer you some money to fix what happened.

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

We will make sure you get the money within 30 days from when you say **yes** to the offer.

If you are still not happy



You can talk to the **Australian Financial Complaints Authority**.



The Australian Financial Complaints Authority

- helps with complaints about companies like Perpetual



- is **not** part of Perpetual



- is a free service.



Email info@afca.org.au



Call 1800 931 678

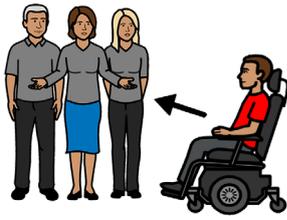


Send a letter

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001



If the Australian Financial Complaints Authority can **not** help, you can talk to our Client Advocacy Team.



Email

client.advocacy@perpetual.com.au



Send a letter

Head of Client Advocacy

GPO Box 4171

Sydney NSW 2001

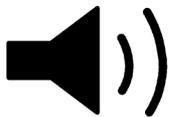


More information

For more information contact Perpetual.

You can also ask for this information

- in a different language
- in a different format, like audio.



Call 1800 022 033

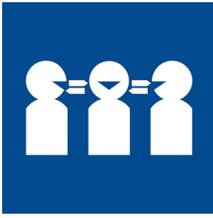


Email mycomplaint@perpetual.com.au



You can get the full information on our website perpetual.com.au/privacy-policy/making-a-complaint

If you do not speak English



Contact us through the Translating and Interpreting service or TIS.

Call 131 450



Ask the TIS to call the number you want to call.



If you need help to speak or listen use the National Relay Service.



Call 1800 555 660



Website

communications.gov.au/accesshub/nrs



Give the relay officer the number you want to call.

This Easy English document was created by Scope (Aust) Ltd. in November 2022 using Picture Communication Symbols (PCS). PCS is a trademark of Tobii Dynavox, LLC. All rights reserved. Used with permission. This document must not be sold to third parties. The images must not be reused without permission. For more information about the images, contact Scope on 1300 472 673 or visit scopeaust.org.au

