

The Mine Super Group has developed these rights and responsibilities to help us deal with complaints in a fair, effective and efficient way whilst ensuring we can comply with our duty of care to staff and our workplace health and safety obligations. These rights and responsibilities apply to all parties to a complaint.

As an overarching principle, all parties to a complaint:

- have the right to be treated and the duty to treat other parties with courtesy and respect.
- have the right to be treated and the duty to treat other parties professionally and fairly.

Complainant's rights:

- To make a complaint and express opinions that are appropriate, reasonable and lawful.
- To be given a reasonable opportunity to explain their position on the complaint and provide appropriate information before any decision is made.
- To receive prompt acknowledgement of the complaint and to receive updates on progress and resolution of their complaint in a timely manner including reasons for decisions and next steps available to them if they do not agree with the decision.
- In making the complaint not be subject to any detrimental action including reprisal, negative profiling or unreasonable withdrawal of products or services.
- To have access to information about the Mine Group's complaints management processes and procedures.
- To have their complaint assessed with fairness and objectivity, on its own merits with the final decision based on evidence and impartiality.

Complainant's responsibilities:

- To clearly explain what the complaint is about and the resolution sought.
- To provide all reasonable and necessary assistance to the Mine Group to resolve the complaint including relevant, complete and accurate information and documentation.
- To advise of any other actions that have been taken in respect of the complaint.
- To undertake interactions and communications with all parties to the complaint with honesty, respect and within reasonable standards of behaviour and conduct.

Rights of persons who are the subject of a complaint:

- To be informed at the appropriate time about the substance of allegations made against them.
- To have a fair and impartial assessment and investigation (where that is undertaken).
- To be given a reasonable opportunity to explain their position on the complaint and provide appropriate information before any decision is made.
- To be advised about the outcome of any investigation into allegations on their conduct including reasons for any decision or recommendation that may be detrimental to them.
- To be protected from harassment, discrimination or reprisal from the person who made the complaint against them.

Responsibilities of persons who are the subject of a complaint:

- To provide all relevant information to Mine Super when required.
- To cooperate with any assessment or review undertaken in relation to the complaint.
- To be honest, respectful and professional and to act within reasonable standards of behaviour and conduct.
- To not take any detrimental action including harassment, discrimination or reprisal against the person who made the complaint.

Mine Super Group's rights:

- To determine how a complaint will be classified and handled.
- To finalise resolution of the complaint on the basis of outcomes it considers reasonable and/or lawful in the circumstances.
- To expect reasonable standards of behaviour and conduct from all parties to the complaint.
- To put in place, in the event of unreasonable behaviour or challenging conduct, alternative service arrangements, restrict certain services for a period of time or decline certain services altogether.
- To expect honesty, cooperation and reasonable assistance in resolving the complaint from all parties to the complaint.
- To have a safe and healthy working environment.

Mine Super Group's responsibilities:

- To provide appropriate and reasonable assistance to complainants who need help to make a complaint.
- To have in place an effective and appropriate complaint handling system which reinforces objectivity and fairness.
- To facilitate a strong commitment within its business to a positive complaints management culture that welcomes and values complaints.
- To implement reasonable practices to ensure that complainants are not subject to any detrimental action including reprisal, negative profiling or unreasonable withdrawal of products or services.
- To ensure that appropriate privacy and confidentiality processes are used when handling complaints and conducting investigations.
- To inform people who are the subject of a complaint about the substance of the allegations made against them.
- To give all parties to the complaint a reasonable opportunity to explain their position on the complaint and provide appropriate information before any decision is made.
- To conduct investigations that are evidence based and ensure decisions are based on sound reasoning.
- To keep complainants informed about the progress on investigations and resolution of their complaint in accordance with the Mine Group's policies and regulatory requirements.
- To provide communications that are accurate, easy to read, clear, concise, and informative.

This is general information only and does not take into account your financial situation, needs or objectives. Before acting, consider if the information and product is suitable for your needs and circumstances and read the relevant Product Disclosure Statement at mine.com.au. The Target Market Determinations (TMD) for our financial products can be found at mine.com.au/tmd. AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 AFS licence 246864 Trustee for the Mine Superannuation Fund ABN 16 457 520 308. Advice is provided by Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.