



Australian Government

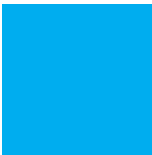
ComSuper

# ComSuper Service Charter

2005



**ComSuper  
will enable Scheme  
members to take  
charge of their  
financial future...  
...by providing  
our clients with  
trustworthy services  
that are a pleasure to  
use.**



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# commissioner's message

ComSuper is a customer-focused organisation and prides itself in its service delivery. With this in mind, ComSuper has developed this Service Charter so members of the schemes we administer have a good understanding of the level of service that they can expect when they contact ComSuper.

This Service Charter has been developed in consultation with key staff. We believe that by making this Charter available to you it helps us to monitor and improve our service standards.

To help us continually improve our service delivery please give us your feedback.



Leo Bator  
Commissioner for Superannuation



# who we are

ComSuper, a government business unit, is responsible for the day-to-day administration of the CSS, PSSdb, PSSap, MSBS and DFRDB superannuation schemes. These Schemes cater for members of the Australian Public Service, participating employers, and members of the Australian Defence Force. ComSuper provides this service on behalf of the Boards of Trustees and the DFRDB Authority (the Authority).

The service standards in this Charter have been agreed with the Boards of Trustees and the Authority.

In general terms, the staff of ComSuper collect contributions and maintain member accounts, preserved benefit and retirement benefit accounts, provide answers to enquiries and calculate and pay benefits when they are due.

# service charter

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## What is a service charter?

A service charter is a public commitment by an organisation to deliver high quality services to its clients.

All Government bodies that provide service to the public are required to develop charters.

The standards documented in this service charter are ones that ComSuper, the Boards of Trustees and the Authority aim to deliver. However the service charter does not confer legally enforceable rights on the members of these schemes.

This service charter sets out the service standards that you can expect to receive when you deal with ComSuper. As well, the charter identifies your responsibilities and seeks your help in maintaining this standard.

## How will our performance be measured?

Our performance against the service standards contained in this charter will be monitored by ComSuper, the Boards of Trustees, and the Authority. As well, our performance will be reported by each of the above every year in their Annual Reports to Parliament.

## How often and by what method will the charter be reviewed?

The charter will normally undergo an internal review every twelve months. Each review will consider all client comments and, where relevant, the findings of the most recent client surveys.

# service commitment

ComSuper will uphold the values of the Australian Public Service as described in the *Public Service Act 1999*, including professionalism, accountability and ethical behaviour.

We will continue to deliver the excellent level of customer service that best meets your needs.

We appreciate your comments and ask that you tell us when we fail to deliver the level of service you feel you can reasonably expect. If we exceed your service expectations we would also like to know. Your feedback is part of the way that we measure the level of service you receive and it assists us in setting and achieving our goals.

Together, we will work toward improving our service standards in the years to come. ComSuper is also continuing to expand the services that are offered online, providing you with a greater range of options for obtaining information about your superannuation.

To ensure we comply with Australian Financial Services Licensing requirements we provide general advice only, allowing you to consider any information we provide in light of your personal objectives, financial situation or needs. You may also wish to consult a licensed financial planner to do this.

# service standards

## Contact by telephone

Usually, ComSuper staff will answer your telephone call in less than two minutes when your call is made between 9.00am and 5.00pm Eastern Standard Time (excluding public holidays and weekends). However, at certain times during the year, demand for our services is high (such as following the issue of annual member statements and Payment Summaries) and you may have to wait a little longer before your call is answered.

## Contact in writing

When you write to us requesting a benefit estimate or in relation to another matter, we will usually reply to your correspondence within 20 working days. However, if a manual calculation is required, it may take longer. If this occurs we will write and let you know.

## Contact by email

We will usually respond to your email request for information within five working days.

## Member statements, pension advice and Payment Summaries

Each year we will send a member statement to contributing and preserved benefit members setting out your equity in your Scheme as at 30 June. We undertake to send this statement by the end of October in the majority of cases. We will send a pension advice notice to retired members in early January and July each year. A Payment Summary will be sent in early July each year.

It is important to keep ComSuper advised of your preferred mailing address to avoid delays in receiving information. You can do this via the ComSuper web site or by writing, emailing or calling the Customer Service Centre.

## Benefit claims

Where entitlement to a benefit is clearly established, we will arrange to pay your lump sum within 10 working days of receipt of a correctly completed application.

Pensions are processed in time for the next available pension payday.

Hardship applications will be processed as quickly as possible in accordance with relevant legislative requirements, usually within 10 working days.

In assessing claims for invalidity retirement, ComSuper will ensure that claims are processed as quickly as possible, that legislative requirements are met and that relevant guidelines issued by the Boards or the Authority are followed.

## Death

We will send a benefit estimate and application within two working days to a spouse (or representative as appropriate) when we are notified of a member's death. If there is no spouse, but there is a child or children, we will send the appropriate applications to the guardian.

If entitlement to receive a benefit is not clearly established we will write within 10 working days and advise what course of action needs to be taken. If there is no eligible spouse and/or dependent children, the benefit will be paid to your estate in a timely manner.

# how we deliver

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## Our web site

You will be able to find the following information on our web site at

**[www.comsuper.gov.au](http://www.comsuper.gov.au)**

- links to the Schemes and online member services
  - comprehensive information and tools
  - What's New
  - forms and publications
- Employer information

Consistent with Australian Government requirements and relevant guidelines, information published on our web site is accessible to people with visual impairment or restricted hand movement.

## Telephone service

We will respond by:

- identifying ourselves
- being friendly, courteous and sensitive to your needs
- listening carefully to what you want to tell us
- providing accurate and up-to-date information in a way that is easy to understand
- informing you of your rights and responsibilities
- respecting your privacy
- being consistent with our own information
- treating you as an individual.

## In writing

We will respond by:

- replying to your enquiry using plain English
- letting you know who to contact if you have a further enquiry or if you are unhappy with a decision that has been made
- being friendly, courteous and sensitive to your needs
- interpreting correctly what you want to tell us
- providing accurate and up-to-date information in a way that is easy to understand
- informing you of your rights and responsibilities
- respecting your privacy
- being consistent with our information
- treating you as an individual.

## In person

When you visit our office we will:

- offer you the privacy of an interview room
- apply the same service standards and professionalism as if you had telephoned or written for information.

## Through seminars

Through Australia-wide seminars for contributing members, we will:

- clearly explain members' rights and how superannuation benefits accrue
- provide details of benefit options on ceasing membership, including taxation and superannuation surcharge implications
- provide reference material to assist seminar participants.

# how you can help

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You can help us by:

- understanding that in order to protect your privacy we can only provide information about your entitlement to you or to your authorised representative
- advising us promptly of any change to your name or address
- having your appropriate reference number available when you contact us
- providing your date of birth, reference number and return contact details on written correspondence
- making an appointment if you wish to see one of our Customer Service Representatives in our Canberra office by telephoning 1300 000 177
- where requested, participating in our surveys to assist us in improving our service to you.



# not satisfied?

If you are not satisfied, you can:

- first, try to resolve the issue with the officer with whom you were dealing
- if that person is unable to resolve the issue to your satisfaction, ask to speak with that person's immediate supervisor
- if you are still dissatisfied, ask to speak with the manager of the area
- if you are still not happy after speaking with the relevant manager, you can write to our Complaints Officer:  
The Complaints Officer  
ComSuper  
PO Box 22 Belconnen ACT 2616
- you may telephone the Complaints Officer directly for information on (02) 6272 9081

Provisions in the *Superannuation Industry (Supervision) Act 1993* require us to have in place procedures to resolve your complaint within 90 days of formal receipt. If we cannot resolve

your complaint within the allotted time frame, you may lodge a complaint with the Superannuation Complaints Tribunal (SCT). The SCT is an independent arbitrator set up by the Australian Government. The address for the SCT is:

Superannuation Complaints Tribunal  
Locked Bag 3030  
GPO Melbourne VIC 3001

Alternatively, you may phone the SCT on 1300 884 114 or fax (03) 9248 5770 (for PSS & CSS members) or (03) 8663 5588 (for Military members).

Details of complaints, compliments and suggestions are recorded and are used to assist improvement in the quality of service we provide to you.

If you are unhappy with a decision of a Board or a delegate concerning your benefit entitlements, we will provide you with notice of your appeal rights and process your appeal as expeditiously as possible.

# feedback

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Your comments on our service charter are welcome at any time and can be made to:

General Manager  
ComSuper  
PO Box 22  
Belconnen ACT 2616

or

Telephone:  
(02) 6272 9081

Email:  
[publications@comsuper.gov.au](mailto:publications@comsuper.gov.au)



# contact comsuper

## Internet:

[www.comsuper.gov.au](http://www.comsuper.gov.au)

## Phone:

PSS: 1300 000 377\*

CSS: 1300 000 277\*

PSSap: 1300 725 171\*

MilitarySuper: 1300 006 727\*

DFRDB: 1300 001 677\*

\*for the cost of a local call (additional charges may apply to calls made from a mobile phone)

## Fax:

PSS: (02) 6272 9613

CSS: (02) 6272 9612

PSSap: 1300 662 406

MilitarySuper: (02) 6272 9617

DFRDB: (02) 6272 9616

## Email:

### PSS/CSS/PSSap members:

[members@pss.gov.au](mailto:members@pss.gov.au)

[members@css.gov.au](mailto:members@css.gov.au)

[members@pssap.gov.au](mailto:members@pssap.gov.au)

### All PSS & CSS pension recipients:

[pensions@pss.gov.au](mailto:pensions@pss.gov.au)

[pensions@css.gov.au](mailto:pensions@css.gov.au)

### MilitarySuper/DFRDB members:

[members@enq.militarysuper.gov.au](mailto:members@enq.militarysuper.gov.au)

[members@dfrdb.gov.au](mailto:members@dfrdb.gov.au)

### All MilitarySuper/DFRDB pension recipients:

[pensions@enq.militarysuper.gov.au](mailto:pensions@enq.militarysuper.gov.au)

[pensions@dfrdb.gov.au](mailto:pensions@dfrdb.gov.au)

## Tele-typewriter:

To use the tele-typewriter (TTY) facilities phone (02) 6272 9827

## Mail:

ComSuper

PO Box 22

Belconnen ACT 2616

## Visit:

Our Canberra Office is open Monday to Friday from 8.30am to 5.00pm Eastern Standard Time (excluding public holidays). We are located at:

Unit 4 Cameron Offices, Chandler St,  
Belconnen ACT 2616

Please assist our staff by making an appointment prior to your visit. You can do this by telephoning the Customer Service Centre on 1300 000 177. Access to the building is available for people with a disability.

