



Enquiries & complaints

At smartMonday we take your enquiries and complaints seriously and will always do our best to make things right and learn from your feedback so we can continuously improve our service. To help us achieve that goal we've set up a formal procedure to ensure your matter is handled fairly and also as quickly as possible.

Contact us	As a first step, we recommend raising your concern by contacting us.
	smartMonday Enquiries Officer M. GPO Box 1202, Brisbane QLD 4001 P. 1300 614 644 E. enquiry@smartmonday.com.au
Let us put it right	We will provide you a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation. If we are unable to provide you a response within this timeframe, we will provide you a delay notification advising you the reasons for the delay, as well as your rights to complain to the Australian Financial Complaints Authority (AFCA).
How it works	An acknowledgment email or letter will be issued to you at the time of receipt of your complaint. Our team will investigate and respond on all aspects of the matters raised in your complaint. If you made your complaint by phone you may receive your acknowledgment by phone.
	Where an error (on our part) is identified during our investigation, we will work to rectify the issue promptly.
	A formal response will be reviewed by the Trustee and ultimately issued to you in accordance with the maximum timeframes.
Still not happy?	If you're not satisfied with our handling of your complaint, or a response is not provided within 45 days, you may be able to refer the matter to AFCA:
	Australian Financial Complaints Authority (AFCA): M. GPO Box 3, Melbourne VIC 3001 P. 1800 931 678 E. info@afca.org.au W. www.afca.org.au (please select: Smart Future Trust, current trustee Equity Trustees Superannuation Limited)
	AFCA is a service authorised by the Government that provides fair and independent financial services complaint resolution. It is free to use. Time limits may apply to make a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

At smartMonday, we don't always see complaints as a negative. Our goal is the continuous improvement of our services and any areas of improvement identified via feedback and complaints is highly regarded. All complaints will be treated with respect and sensitivity for your perspectives, concerns, and privacy.

Please note, in some instances, it may not be possible for us to provide the outcome you are seeking. In these instances, we will clearly and respectfully explain why this is not possible. While we understand that you're likely to be feeling disappointed and upset with us in order to raise a complaint, we request that your dealings with our staff are courteous and respectful. In other words, abusive or harassing behaviour towards our staff will not be tolerated.

If you have any additional questions in issuing the complaint, concerns about your membership or anything to do with smartMonday, feel free to contact us.

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the fund). The trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSEL 0001458. This document has been prepared by smartMonday on behalf of the trustee. smartMonday products are part of the fund. The Target Market Determinations for smartMonday products are available at smartMonday.com.au/governance. smartMonday and the trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk. @2024 smartMonday Solutions Limited Factsheet 0424