

PRODUCTIVITY COMMISSION ENQUIRY AS TO SUPERANNUATION

CHRISTOPHER INGATE COMPLAINT AGAINST HOST PLUS SUPER

DATE	DOCUMENT	COMMENT
10 DEC 14	HOSTPLUS WELCOME	Confirmation that some employer has provided some funds on behalf of my son. There is no indication as to the identity of the employer and the amount contributed.
11 AUG 15	HOSTPLUS LETTER	Advises that the weekly insurance premiums of \$ 2.77 per week has reduced the balance to \$ 41.48.
17 AUG 15	LETTER TO HOST.	Requesting the cancellation of the insurance cover and the roll-over to his SMSF account.
21 AUG 15	HOSTPLUS LETTER	Refusing to action the requests without a valid power of attorney.
27 AUG 15	LETTER TO HOST.	Signed by my son requesting the cancellation of the insurance cover and the roll-over to his SMSF account.
4 SEPT 15	LETTER TO HOST	Requesting copies of any documentation signed by my son in relation to his account. There was never any reply to these requests. One can presume that such documents do not exist.
8 SEPT 15	LETTER TO HOST	Supplying copy of power of attorney Bk 4694 No 125 as registered under NSW Statute.
10 SEPT 15	LETTER FROM HOST	Rejecting the registered power of attorney as not "meeting HOSTPLUS" Trustee requirements.
15 SEPT 15	LETTER TO HOST	Requesting the matter be resolved failing which the matter will be referred to the FSO. There was no reply.
18 SEPT 15	LETTER TO HOST.	Requesting the basis for the rejection of the power of attorney.
23 SEPT 15	LETTER FROM HOST.	Acknowledging receipt of the

complaint and that it would be considered and dealt with within 90 days.

23 SEPT 15 EMAIL FROM HOST. Now requesting a Third Party Authority.

28 SEPT 15 EMAIL TO HOST. Providing the third party authority.

2 OCT 15 LETTER FROM HOST. Rejecting the third party authority as Christopher's name did not match the details on their system of "Chris" and requiring a change of member details.

5 OCT 15 LETTER FROM HOST. Acknowledging receipt of the Letter of Authority.

11 NOV 15 LETTER TO HOST. Returning Change of Member details as requested notwithstanding the receipt of the letter of Authority.

19 NOV 15 LETTER FROM HOST. Confirming that the account had been closed and that notwithstanding the instructions of 17 and 27 August 2015 insurance premiums had continued to be paid.

30 NOV 15 LETTER TO HOST. Confirming the referral of the matter to the SCT following the failure of Host. to address the issue within the 90 days of the initial complaint.

30 NOV 15 COMPLAINT TO SCT

14 DEC 15 LETTER FROM SCT Confirming that HOST. has 90 days to resolve the dispute.

16 DEC 15 LETTER TO SCT Confirming that the 90 days had passed.

18 DEC 15 LETTER FROM HOST. Detailing the response of HOST. to complaint containing 3 apparently deliberate mis-representations as to the facts of the dispute.

6 JAN 16 LETTER TO HOST. Letter detailing those 3 mis-representations.

6 JAN 16 LETTER TO SCT Requesting advice as to the status of the dispute.

15 JAN 16 LETTER FROM SCT Acknowledging receipt of the complaint

2 JUNE 16 LETTER FROM SCT Confirming that SCT had contacted the Fund and "asked it to provide all information" and requesting a further Registration of Complaint form from Christopher.

3 AUG 16 EMAIL FROM SCT Confirming that the Trustee proposes to refund the money. The SCT confirms that the Trustee has not provided any documents as to the complaint.

4 AUG 16 EMAIL TO SCT Confirming acceptance of the offer.

17 AUG 16 EMAIL FROM SCT Confirming that the Trustee requires details of the Fund before providing the funds.

17 AUG 16 EMAIL TO SCT Providing that information (which happened to be incorrect) as to the number of directors of the SMSF.

18 AUG 16 EMAIL TO SCT Rectifying the information above and requesting resolution within 7 days

19 AUG 16 EMAIL FROM HOST Requesting further information as to the address of the SMSF Fund into which the Funds are to be paid on Christopher's behalf.

19 AUG 16 EMAIL TO SCT Confirming the address of the Administrator of the SMSF.

27 AUG 16 EMAIL TO SCT Requesting confirmation that the matter is resolved.

As yet there has been no reply. None is expected.

So as of the date hereof, the matter remains unresolved some nearly 22 months after the unknown employer paid some compulsory super on behalf of its employee and the entire sum paid has been dissipated and not yet provided by the Trustee.

STEPHEN INGATE
28 AUGUST 2016