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Very late submission

Sorry for this very late submission. I realise that it may now not be able to be considered but I have just found out this important problem regarding the secrecy provisions in the SIS Act.

If superannuation companies are not named after review by the Superannuation Complaints Tribunal (SCT) then subsequent complaints from individuals do not know how the SCT understands that particular superannuation companies trust deed. The superannuation company has all its past cases and so has a much greater understanding of the SCT interpretation of its deed through all the cases its had. The individual making a complaint can look at past cases but does not know which deed they refer to. The individual is clearly severely disadvantaged with no past relevant cases to review while the superannuation company knows all this information from its case studies. Maintaining secrecy greatly advantages the superannuation company in the legal process.

Clearly for a fair legal process the secrecy provisions in the SIS act which prevent naming of superannuation companies by the SCT is flawed due to the unfair advantage it gives to the super company to formulate its defence relative to the individual.

Yours Sincerely

Tom Horr
