

Complaints Policy

INFORMATION FOR CUSTOMERS

Although we aim to provide you with the highest standards of products and service, there may be occasions when our service does not meet your expectations. If such an event occurs, we are committed to dealing with any complaint or dispute arising in an efficient and effective manner.

We have a system for dealing with complaints and disputes, at no cost to you. This document sets out how it works and what is required to lodge a complaint or dispute.

Where you are dissatisfied with our products, services or in the handling of a complaint, and you expect a response or resolution from us, you can use this process.

What you must do:

Notify us of the complaint:

We cannot deal with the complaint unless we know about it. You can let us know any way you find convenient, whether by telephoning us, writing a letter, sending a fax or emailing us.

Generally, we will be in a position to deal with the matter immediately. If we are unable to do so immediately, the matter will be referred to a more senior person. It is our intention to deal with all matters of complaint as quickly and as efficiently as possible.

Documentation:

Where the matter cannot be resolved to your satisfaction within 24 hours of you making a complaint, details of it will be recorded in our Complaints Register. If we do not have enough information, we will seek it from you. We may ask you to complete a form, a copy of which is attached to this document. Where your complaint is made orally, the staff member will fill out the complaint form on your behalf.

Notification:

We will notify you in writing within 5 business days of the receipt of your complaint. We will also notify you of the procedures we will undertake as a result of your complaint.

Investigation:

Your complaint will be investigated. The person with the ultimate responsibility for its investigation is our Dispute Resolution Officer who may be contacted using the contact details indicated on our website.

Outcome:

Our aim is to have the matter resolved within 20 business days of receipt of your complaint. It may be, as a result of complexity or other reasons, that we may require more time to properly consider your complaint. If we require additional time beyond 20 business days, we will notify you, but would expect that no complaint will take more than 45 business days to resolve.

Referral to our External Disputes Resolution Scheme:

If you are not satisfied with the resolution proposed by us, or the complaint remains unresolved for more than 40 working days, you can take the matter further, by referring it to our external Dispute Resolution Scheme. We are a member of Financial Services Complaints Limited. Their contact details are as follows: -

Financial Services Complaints Limited

Phone: 0800 347 257

Mail: FSCL, PO Box 5967, Wellington 6145

Email: complaints@fscl.org.au

Website: <http://www.fscl.org.nz/complaints/how-make-complaint>

If the matter relates to privacy, and has not been resolved to your satisfaction by our internal process, you may take the matter up with the Privacy Commissioner by emailing them at investigations@privacy.org.nz, or by lodging a complaint online at <https://www.privacy.org.nz/your-rights/complaint-form/>.

There is no charge to you for the use of this procedure (except for the provision of documents where you request them from us, subject to our obligations under the Privacy Act 1993). The services of Financial Services Complaints Limited and the Privacy Commissioner are made available at no charge to you.