



DISPUTE PROCESS

A complaint must be laid within 5 working days of the transaction that gives rise to the complaint.

When we receive your complaint, we will:

- acknowledge your complaint within 1-2 working days
- gather and evaluate information about your complaint
- respond to you within 20 working days.

If we cannot agree on how to resolve the complaint, you can contact Financial Services Complaints Limited (FSCL). FSCL are an independent, not-for-profit, external dispute resolution scheme approved by the Minister of Consumer Affairs.

FSCL's service does not cost you anything and they will help resolve the complaint.

You can contact FSCL:

- by calling 0800 347 257
- by emailing complaints@fscl.org.nz
- through FSCL's website: www.fscl.org.nz
- writing to: FSCL P O Box 5957 Wellington

