

Internal Complaints Procedure

The disclosure statement (loan documentation signed by the client at commencement of the loan) includes a brief statement regarding our complaints process.

Acknowledgement of Complaint:

Complaints will be accepted in the form of verbally (telephone, in person) or in writing (letter, email, fax). All complaints are acknowledged as being received no later than five days after receipt, with response to complaint being no later than 40 days from receipt of complaint. Though the complaints that can be handled immediately will include acknowledgement and response to complainant.

All complaints will be kept confidential.

Investigation:

Full investigation of all complaints will be followed through ensuring all information is obtained to enable a decision and response to the complainant. This will entail asking questions of the client and staff regarding the matter.

Response:

When advising the complainant of the outcome of our investigation they are reminded of the statement that is in our disclosure statement

If you are not satisfied with the service you have received from us you should contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone or by email or by post.

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited ("FSCL") and approved by the Ministry of Consumer Affairs. We have 40 days to respond to your complaint. If you are not satisfied by our response, you may refer the matter to FSCL by emailing info@fscl.org.nz or calling FSCL on 0800 347 257. Full details of how to access the FSCL scheme can be obtained on their website www.fscl.org.nz There is no cost to you to use the services of FSCL.