

INTERNAL DISPUTES RESOLUTION PROCESS

As a registered financial service provider, we are required to and are members of the **Insurance & Savings Ombudsman Scheme** dispute resolution service. This is a requirement of our registration and of the Financial Service Providers (Registration and Disputes Resolution) Act 2008.

As a requirement of membership of our chosen dispute resolution provider, we are required to and have a compliant internal dispute resolution process. What this means is that, if you have a complaint of any type about our services or our products, you are encouraged to notify us of your complaint and we will attempt to resolve it internally before it is referred to our external complaints resolution service.

What Is A Complaint?

A complaint is an expression of dissatisfaction made to us related to our products, or our complaints handling process itself, or where you might expect a response or resolution to a concern.

How To Notify Us

You can notify us if you have a complaint by any means you choose, either verbally, by telling us, or by writing to us setting out your complaint.

How Your Complaint Will Be Handled

When we receive your complaint, the person you complain to will initially consider it and attempt to resolve the complaint with you. This will normally be the person you were dealing with at our organisation.

If on this first contact, the complaint cannot be resolved to your satisfaction, the person you have initially complained to will escalate the complaint to his manager. This will happen within five working days of the complaint being notified to us.

Once the complaint has been received by the manager, that person will contact you. The manager will again attempt to resolve the complaint to your satisfaction. It is important that you provide this person with all relevant information. If the manager

cannot resolve the complaint to your satisfaction, the manager will refer you to our external dispute resolution provider.

What If I do not want to raise the dispute with the person I dealt with?

There may be cases in which you do not feel comfortable discussing your concerns with the person who you were dealing with. This may be because it is that person's conduct that is in question.

That should never prevent you from making a complaint. You should feel free to contact the complaints manager of our organisation who is Kerry Crick [09 280 4866]. That person will be happy to deal directly with you and to investigate and attempt to resolve your complaint.

Who is our External Complaints Provider?

As stated on our disclosure statement that has already been provided to you, our external complaints provider is **Insurance & Savings Ombudsman, Level 7, Dimension Data House, 99-105 Customhouse Quay, Wellington 1100, Phone 0800 888 202**

Complaints Process

The complaints process can be summarised as follows:

