

COMPLAINTS ABOUT FINANCIAL SERVICES COMPLAINTS LTD (FSCL)

WHAT CAN I COMPLAIN ABOUT?

If you're dissatisfied with the service we've provided you, for example:

- The way we handled a complaint
- The time it took to look at your complaint
- The conduct of a team member.

The complaint procedure is not a reconsideration of the decision made by our Financial Ombudsman and Chief Executive Officer on a complaint.

We cannot look at complaints about the outcome or decision that was issued, such as a decision not to consider your complaint further.

WHERE DO I SEND MY COMPLAINT?

You can contact us by:

- Emailing or calling the FSCL staff member you've been communicating with, for example, your case manager.
- Sending an email to info@fscl.org.nz.
- Sending a letter to:
Financial Services Complaints
PO Box 5967
Wellington 6145
- Calling 0800 347 257 and asking to speak to our Case Management Team Leader.

WHAT IS THE PROCESS IF I COMPLAIN?

Stage 1

We will acknowledge your complaint about FSCL within 3 working days. We'll review your complaint, listen to your concerns, and consider options to resolve your complaint. We'll aim to be back in contact with you within 10 working days of receiving your complaint. If we can't complete our review within that time, we'll let you know why, and when we expect to contact you again.

Stage 2

If we can't resolve your complaint about FSCL at stage 1, we will escalate it to our Financial Ombudsman and Chief Executive Officer. Our Financial Ombudsman and Chief Executive Officer will review your complaint and aim to be back in contact with her response within 20 working days following escalation to stage 2. If our Financial Ombudsman and Chief Executive Officer can't complete her review within that time, she'll let you know why, and when she expects to contact you again.

Stage 3

If we can't resolve complaint about FSCL at stage 2, our Financial Ombudsman and Chief Executive Officer will escalate the complaint to FSCL's Board Chair. The Board has a purely governance role and cannot overturn the Financial Ombudsman and Chief Executive Officer's decision on a complaint we've investigated about a financial service provider. Our Board Chair will review the process followed by our team and give you their response within 20 working days of your complaint being escalated to stage 3.

If your complaint raises a particularly serious issue or involves our Financial Ombudsman and Chief Executive Officer's conduct, we will refer your complaint directly to the Board Chair.