

FSCL'S COMPLAINT PROCESS SUMMARY

You tell us what's gone wrong with your financial service provider



0800 347 257



complaints@fscl.org.nz



www.fscl.org.nz

We will contact your provider and ask them to consider your complaint

Your provider will contact you to resolve your complaint

RESOLVED

Your complaint is resolved

NOT RESOLVED

If your provider has considered your complaint, and it is not resolved, we will ask permission to gather information about your complaint

We will talk to you and your provider about resolving your complaint

RESOLVED

Your complaint is resolved

NOT RESOLVED

We will give you our preliminary decision, explaining how we think the complaint could be resolved

ACCEPT

If you and your provider accept the preliminary decision, the complaint is resolved, and we close our file

DO NOT ACCEPT

If you or your provider do not accept the preliminary decision, our Financial Ombudsman will reconsider your complaint and give you our final decision

ACCEPT

If you accept our final decision, the provider must also accept it

DO NOT ACCEPT

If you do not accept our final decision, you can take your complaint to the Disputes Tribunal or court