

## Complaints Policy

### How we view complaints

Our clients are at the heart of everything we do. As such, we treat all complaints seriously, ensuring a fair outcome is achieved to the best of our ability. We view complaints and feedback as a valuable source of information about our business and are always looking for ways to improve.

### How we respond to complaints

Our goal is to address all complaints in a fair, timely and transparent manner.

1. Where possible, we resolve a complaint at first contact. If we are unable to, we acknowledge receipt of your complaint within 24 hours and aim to resolve your complaint within 7 business days.
2. We take the time to ensure we understand how you wish the complaint to be resolved, and that we have all the information needed to come to a fair resolution.
3. We communicate clearly and frequently throughout the complaints process.
4. If we are unable to resolve a complaint, we will direct you to our External Dispute Resolution Scheme.
5. We record all complaints in our Complaints Register, and review them regularly, to identify any trends or areas for us to improve our business.

### External Dispute Resolution

You have access to a free, independent dispute resolution service. This service can help to investigate or resolve your complaint if we are not able to resolve your complaint to your satisfaction internally.

NZOne Financial Services is registered with **Financial Services Complaints LTD (FSCL)** as our External Dispute Resolution provider. You can contact them using the below details:

**Freephone:** 0800 347 257

**Website:** <https://www.fscl.org.nz/>

**E-mail:** [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

**Postal address:** PO Box 5967, Wellington 6140

### Make a complaint

If you would like to make a complaint, you can do so by contacting your financial adviser directly, or contacting our office using the details below:

**Call us:** 0800 469 637 (Between 9am to 5pm, Monday to Friday)

**Message us:** [www.nzonegroup.com](http://www.nzonegroup.com)

**E-mail us:** [admin@nzonegroup.com](mailto:admin@nzonegroup.com)

**Write to us:** P.O. Box 46, Silverdale, Auckland 0944