

## Our Complaints Policy

### We value complaints.

We aim to behave in a way that does not cause complaints. However, we have a complaints policy and internal complaints process to ensure the efficient and effective handling of client complaints. We want to demonstrate our commitment to providing and improving a high-quality service to our clients. We see complaints as an important part of our client feedback and business improvement process.

*A complaint is “an expression of dissatisfaction made to you or to a person engaged by you, relating to your financial advice service (including any regulated financial advice given to a retail client by you or on your behalf), or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. A complaint includes a complaint about a failure to provide a service or give advice”.*

All staff are responsible for identifying and responding to complaints in the first instance and directing clients to our internal complaints process if the complaint cannot be resolved.

We record all complaints in our complaint register so that we can learn from these client experiences and improve our business.

### We will:

- deal with complaints in a fair and transparent manner
- treat complaints with priority and give a timely response
- be fair and act with integrity
- take a genuine, fresh look at the issues raised and not be defensive
- try to see things from the client’s perspective, to understand and address why they think we were wrong
- acknowledge our mistakes and put them right if we can
- manage complaints using a defined and agreed process
- make sure clients know how our complaints process works, are clear which stage of it they have reached and what will happen next
- train our staff to apply the policy and processes for complaints resolution.

## Client Complaint Process

*Do you have a complaint?*

We aim to provide you with the highest quality service and support. But if you do have a complaint or encounter a problem, please let us know as soon as you can. Our complaints process aims to address your concerns.

*Step 1 – Let's sort it out*

Discuss your complaint with the person you've been dealing with and try to resolve it. Call us/ me on 0800 340 974; email: [office@fahb.co.nz](mailto:office@fahb.co.nz) or come and see me/ us.

*Step 2 – Review*

If your complaint is not resolved by Step 1, you can call, email or arrange to see Michael Gallagher or Paul Sewell or complete a Feedback Form, which details your concerns. Michael or Paul will look into your complaint and give you a written response.

*Step 3 – We are a Participant of the Insurance & Financial Services Ombudsman Scheme ("IFSO Scheme").*

You can refer your complaint to the IFSO Scheme if it has not been resolved after going through our complaints process. This is a free, independent dispute resolution service which will consider your complaint and, either reach an agreed outcome, or make a decision.

See [www.ifso.nz](http://www.ifso.nz) or call 0800 888 202 for information on the IFSO Scheme.

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