

Complaints Process and Policy:

We take our service responsibility to you seriously. Please tell us if you have a problem, concern, or you are dissatisfied with either a product or financial advice service that has been provided by us or one of our Advisers and you require action to be taken. We will contact you within 2-3 working days to confirm receipt of your complaint.

Please contact us directly or feel free to use our Complaints Process, which you will find at www.theinsurancegroup.co.nz

We will approach all complaints with an open mind, listen and treat each complainant as an individual and with courtesy and respect.

We will promptly acknowledge the complaint at the earliest possible opportunity and make every attempt to resolve your complaint in a timely manner, with staff escalating as necessary to our Complaints Manager. You will receive a written decision, remedies, and resolution as soon as practicable after we have decided the outcome. You should expect us to have resolved your complaint within 20 working days, although some complaints are more complicated and may take up to 2 months.

If you feel your complaint is not resolved to your satisfaction using our complaints process, or you are unsatisfied with the response or resolution, you can contact Financial Services Complaints Ltd (FSCL) which is a disputes resolution scheme we are a member of. This service is free to you and is an independent service that will help investigate or resolve the complaint.

You can use the following link to find out how to make a complaint to Financial Services Complaints Limited <http://www.fscl.org.nz/complaints/how-make-complaint>

You can contact FSCL at:

Mail: P.O. Box 5967, Wellington 6145

Email: info@fscl.org.nz

Telephone: 0800 347 257

Website: <http://www.fscl.org.nz/>