



### **What to do if you have a dispute or Complaint?**

We hope you are delighted with our service, but if you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service we can for our clients and will do our best to try and resolve any complaint received as quickly and effectively as possible.

You can make a complaint by emailing [ravi@jrmortgages.co.nz](mailto:ravi@jrmortgages.co.nz), or by calling: 0212703024.

We will follow our internal complaint process:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our external disputes resolution scheme, Financial Service Complaints Ltd. They provide a free and independent dispute resolution service that may help to investigate or resolve your complaint if we haven't been able to do so to your satisfaction.

### **Details of this service are:**

#### **Financial Services Complaints Limited – (FSCL) – A Financial Ombudsman Service.**

[complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

0800 347 257

FSCL, PO Box 5967, Wellington 6140

[fscl.org.nz](http://fscl.org.nz)