

We are always looking for ways to improve our service to you. If you are dissatisfied in any way with Eliteinsure's service then we want to know about it. We want to get it right for you. We have a formal internal complaint handling process and will try to reach a satisfactory resolution with you as soon as possible.

## PURPOSE

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1. This policy sets out how complaints are to be managed by Eliteinsure.
2. Eliteinsure is committed to ensuring all client complaints are handled and resolved in a professional, fair, timely and transparent manner.

## SCOPE

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1. This policy applies to Eliteinsure, our employees, our contractors and authorised bodies (if any).
2. A complaint is an expression of dissatisfaction made to us relating to our financial advice services, where a response or resolution is explicitly or implicitly expected. It includes complaints relating to the complaints handling process itself or a failure to provide a service or give advice.
3. Complaints include written or verbal expressions of dissatisfaction, from existing or former clients. If the expression of dissatisfaction is verbal, the client should be asked to put it in writing.
4. Any expression of dissatisfaction referred to our Dispute Resolution Scheme or to the FMA will be considered to be a complaint.

## PROCESS

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### Step 1

Please call 0508 123 467 or send an email to [admin@eliteinsure.co.nz](mailto:admin@eliteinsure.co.nz) or file a complaint via our website <https://www.eliteinsure.co.nz/complaints/> and tell us what has happened and how we can resolve matters.

We will acknowledge your complaint within 2 days and try to resolve your complaint within 10 days. We may need to ask you for further information or agree on an extension if the issue is complex or there are issues outside our control.

### Step 2

If we cannot agree on how to resolve the complaint, we will send you a letter of deadlock. You may then contact our Dispute Resolution Scheme, Financial Services Complaints Ltd (FSCL).

You can contact FSCL:

- by calling 0800347257
- by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz)
- through FSCL website <http://www.fscl.org.nz/>
- writing to: Financial Service Complaints Limited, PO Box 5967 Wellington 6140

Financial Services Complaints Ltd (FSCL) is an external financial dispute resolution scheme approved by the Minister of Consumer Affairs under the Financial Service Provider (Registration and Dispute Resolution) Act 2008.

They will investigate your complaint and work to facilitate an agreed resolution. If this is not possible the Scheme may make a formal decision which is binding on Eliteinsure Ltd, but not you unless you accept the decision. The process is free to you and the Scheme will assist you to lodge your complaint