

## Complaints

If you have a complaint about our service you need to tell us about it. You can contact our internal complaints service by phoning us on 021 028 50470 or emailing us at [kelly@ssma.co.nz](mailto:kelly@ssma.co.nz) with the heading Complaint - (Your Name).

Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and notify our Licence Holder. We may want to meet with you to better understand your issues. We will then investigate your complaint and provide a response to you within 7 working days of receiving your complaint. If we need more time to investigate your complaint, we'll let you know.

If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you.

Details of this service are:

Financial Services Complaints Limited (FSCL)

Phone: 0800 347 257

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

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

Postal Address: FSCL, PO Box 5967, Wellington 6140