

## Complaints Handling and Dispute Resolution

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 027 3388035

Email: [shaun.t@efgroup.co.nz](mailto:shaun.t@efgroup.co.nz)

Write to: 5 Bush Street, Unit 1D, Levin, 5510, New Zealand

When we receive a complaint:

- 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 process, you can contact our external disputes resolution scheme, Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service. FSCL provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact FSCL:

Call: 0800 347 257

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

Write to: PO Box 5697

Wellington 6140