

# COMPLIMENTS AND COMPLAINTS

As our valued customer, your thoughts and views are very important to us. If our service is good or bad, or if you would like to make a complaint or offer a compliment, we encourage you to contact us so that we can aim to provide an even better experience for you.

Please let us know:

- if we have met or exceed your requirements;
- if you have any suggestions about what we could do differently to improve the effectiveness of our operations or;
- if there are any issues that have not been resolved to your satisfaction.

To give us your feedback, please refer to our [contact us](#) page

## Responsible Lending

You are protected by responsible lending laws. Because of these protections, the recommendations given to you about any loan contract with our Financiers are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

## Complaints Process

Our staff will always do their very best to get things right and provide you with the service and support you expect from us. However, sometimes things do go wrong, and if they do, please let us know as soon as you can. Our complaints process is outlined below:

**Step 1** - Please discuss your problem with us and we will try to resolve it. We will make sure your complaint is investigated within 5 business days (Monday to Friday, not including public holidays) and ensure your complaint is investigated properly.

**Step 2** - If a solution can't be found or you are unsatisfied with the outcome, you can contact our approved dispute resolution scheme being Financial Services Complaints Ltd, the Financial Ombudsman Service who sorts out unresolved complaints. This service is free of charge. You can contact the Financial Services Complaints Ltd at:

MEMBER OF:

A Financial Ombudsman Service



FINANCIAL SERVICES COMPLAINTS LTD  
RATONGA PŪTEA PUNA MANAAKI

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

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GVK Finance Ltd Member No. 329