

## Capricorn Risk Services PTY Ltd New Zealand Complaints Policy

Capricorn Risk Services PTY Ltd (CRS NZ) is committed to providing its customers with excellent service, quality advice and products.

### Step One

If you are unhappy with the service, advice or product provided by your broker, please contact your broker in the first instance to lodge a complaint with them.

They will acknowledge your complaint as soon as practical and try to resolve the matter directly with you.

### Step Two

If you and your Broker can't agree how to resolve the complaint, the Broker will refer it to the CRS New Zealand Manager for an independent review in accordance with Capricorn's internal Complaints Management Policy which can be found [here](#).

If you're unable to make contact with your Broker or wish to speak to someone else, please contact either:

New Zealand Manager Lyndon Mason <a href="mailto:lyndon.mason@capricorn.coop">lyndon.mason@capricorn.coop</a> 027 297 1722	Head of Sales – Capricorn Risk Services Les McGregor <a href="mailto:les.mcgregor@capricorn.coop">les.mcgregor@capricorn.coop</a> +61 (407) 933963
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### Step Three

Internal Complaint and Dispute Resolution procedure:

We are committed to resolving your issues at the first point of contact; however, this will not be possible in all circumstances, in which case further investigation will be undertaken.

**We acknowledge** – within 2 business days we will always acknowledge receipt of your complaint.

**We review** – we undertake an initial review of your complaint and determine what if any additional information or documentation may be required to complete an investigation.

**We investigate** – we will investigate your complaint objectively and impartially, by considering the information you have provided us, our actions in relation to your dealings with us and any other information that could assist us in investigating your complaint.

During the investigation period where appropriate we will keep you informed of the progress at least every 5 business days until the complaint has been resolved.

We will endeavour to resolve your complaint within 20 business days, if a resolution is not provided in this timeframe, will provide an explanation to the delay and specify a date or a new timeframe for when we will be in a position to finalise the complaint.

All updates and complaint outcomes will be communicated to you via your specified email held in our system, unless you have requested to be contacted via other methods.

**We respond** – Following our investigation we will notify you of our findings and any actions we may have taken with regards your complaint.

**We take action** – where appropriate we amend our business practices or policies.

**We record** - we will record your complaint for continuous improvement process and your personal information will be recorded in accordance with relevant privacy legislation.

You have the right at any time to make enquiries about the current status of your complaint by contacting us.

## Step 4

If your complaint remains unresolved, or you're not happy with the outcome you can refer the matter to Financial Services Complaints Ltd (FSCL).

CRS NZ and its Brokers are all members of this independent external dispute resolution scheme approved by the Ministry of Consumer Affairs. There is no cost to you to use their services.

There are various ways to contact them:

Financial Services Complaints Ltd	
Post	PO Box 5967 Wellington 6140
Email	<a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a> or <a href="mailto:complaints@fscl.org.nz">complaints@fscl.org.nz</a>
Phone	0800 347 257
Website	<a href="http://www.fscl.org.nz">www.fscl.org.nz</a>

You can download a Complaint Form from  
<https://www.fscl.org.nz/complaints/complaint-form>