"Proudly operating under cooperative principles, Capricorn exists solely for the benefit of our Members."



Capricorn Risk Services New Zealand PO Box 91567 Victoria Street West Auckland 1142

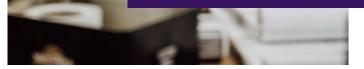
Find out how Capricorn can help you.

0800 555 303 NZ complaints@capricornrisk.com capricorn.coop/how-we-help/protect-against-risk

ERSION 1.0 MARCH 2024



### Complaint Handling & Dispute Resolution





# Feedback, Complaints & Dispute Resolution

As a valued client, we actively encourage your honest feedback and the raising of any concerns where our services or the services of one of our representatives has not met your expectations. If one of our team members has done a great job we would invite you to share your experiences by emailing us on

<u>complaints@capricornrisk.com</u> so that we can recognise that individual or team.

However, if your experience or service provided has not met your expectations we want to hear about it so that we can resolve the matter and improve our services.

#### **1. Making a complaint**

Your first step should be to contact us, and advise us of your complaint. We may be able to resolve the issue for you immediately, or review the matter and respond within an agreed timeframe.

You can contact us using the following details:

 Telephone:
 0800 555 303

 Email:
 complaints@capricornrisk.com

 Mail:
 PO Box 91567

 Victoria Street West
 Auckland 1142

 In person:
 Talk to your New Zealand based Risk Account Manager

## 2. Internal dispute resolution process

We will take your complaint seriously and we will ensure that all facets of the complaint will be taken into consideration.

We will acknowledge receipt of your complaint within 2 business days and provide you with contact details of who will be managing the complaint.

If we have sufficient information we will endeavour to provide you with a response to your complaint within 5 business days of receipt.

If we cannot meet that timeframe, we will advise you of how long the complaint may take to investigate and when we will respond. We will also be in contact with you, at a minimum, every 5 working days throughout the complaint process.

In most cases, where your complaint has been resolved within five business days

after receipt and to your satisfaction, we will not provide a final response letter. However, we will always provide one if requested by you, or if resolution takes longer.

# 3. External dispute resolution process

If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Financial Services Complaints Ltd (FSCL). FSCL provides fair and independent financial services complaint resolution that is free to consumers.

FSCL reviews disputes that fall within its Terms of Reference. Its final determinations are binding on us.

Website:	https://fscl.org.nz
Email:	info@fscl.org.nz
Phone:	0800 347 257
In writing to: Financial Services Complaints	
	PO Box 5967, Wellington 6145

