



## Complaints Process

We are committed to providing a high standard of service. If something goes wrong, we want to know about it so we can work with you to resolve the issue as quickly and fairly as possible.

This document explains how you can make a complaint and what you can expect from our complaints process.

### 1. HOW TO MAKE A COMPLAINT

If you have a concern or complaint about our services, please contact us using one of the methods below:

- Email: [steve@stevethomsonmortgages.co.nz](mailto:steve@stevethomsonmortgages.co.nz)
- Phone: 0274 862 328
- Post: P.O Box 628, Paraparaumu, Wellington

Please include: `

- Your full name and contact details
- A description of your concern
- Any relevant documents or information

You may make a complaint yourself or through an authorised representative.

### 2. OUR INTERNAL COMPLAINTS PROCESS

Once we receive your complaint, we will:

1. Acknowledge receipt of your complaint within [e.g. 2–5 business days]
2. Investigate the issue fairly, independently, and in a timely manner
3. Keep you informed if we require more time or information
4. Provide a written response outlining our decision and any proposed resolution

We aim to resolve complaints within [e.g. 10–20 business days], however more complex matters may take longer. If this happens, we will let you know why and provide an expected timeframe.

### **3. IF WE CANNOT RESOLVE YOUR COMPLAINT**

If you are not satisfied with our response, or if we have not resolved your complaint within a reasonable timeframe, you may refer your complaint to our external dispute resolution scheme — free of charge.

### **4. EXTERNAL DISPUTE RESOLUTION SCHEME**

We are a member of an approved dispute resolution scheme, as required under New Zealand law.

- Financial Services Complaints Limited (FSCL)
- Website: <https://fscl.org.nz/>
- Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)
- Phone: 0800 347 257
- Postal Address: PO Box 5967, Wellington 6140

You can contact FSCL at any time, but they will usually ask that you have tried to resolve the matter with us first.

### **5. OUR REGULATORY STATUS**

We are a Financial Advice Provider (FAP) licensed by the Financial Markets Authority (FMA) to provide mortgage advice in New Zealand.

### **6. PRIVACY AND CONFIDENTIALITY**

All complaints are handled in accordance with the Privacy Act 2020.

Information provided during the complaints process will be used only to investigate and resolve your complaint and will be handled confidentially.

### **7. ACCESSIBILITY AND SUPPORT**

If you require assistance to make a complaint — for example, due to language, disability, or other needs — please let us know and we will do our best to accommodate you.

### **8. CONTINUOUS IMPROVEMENT**

We take complaints seriously and use them as an opportunity to improve our services and systems.