



HOW COMPLAINTS ARE MANAGED AT ADVICEQUAL

Complaints

At AdviceQual we do all we can to provide you with the best service. We value your feedback and will do our best to resolve your complaint within a fair and reasonable timeframe. In most cases, your adviser should be able to resolve the matter with you. In some cases, a more in-depth investigation may be needed.

How our complaints process works

Here's how our complaint resolution process works:

Investigate and resolve

After we receive your complaint we will conduct an investigation to resolve your complaint. Depending on complexity, this may take time, so please allow up to one month for us to review and explore all possible resolutions before coming to a final decision.

Escalation

If a resolution can't be reached, we'll escalate your complaint to our Resolution and Privacy team. They'll review it independently, ensuring all areas of resolution have been explored. Where a resolution can't be reached, deadlock will be agreed, and you'll receive a letter of deadlock. This means that we are unable to take your complaint any further.

We will do our best to keep you regularly updated with the progress of your complaint. If you have any queries you can contact us at any time by either phone (0800 500 108) or by emailing enquireNZ@aia.com.

What happens if you have been issued a letter of deadlock

If we cannot resolve your complaint to your satisfaction you can contact the Insurance & Financial Services Ombudsman Scheme which is a free independent dispute resolution service designed to resolve complaints between consumers and financial service providers. If we issue a letter of deadlock, and your complaint is within their jurisdiction, you may be able to refer your complaint to the IFSO, and they may be able to help investigate or resolve your complaint.

INSURANCE & FINANCIAL SERVICES OMBUDSMAN SCHEME

PO Box 10-845

Wellington 6143

New Zealand

Telephone: 04 499 7612 or Freephone: 0800 888 202

Email: info@ifso.nz

For more information on the IFSO and when they can help, please refer to www.ifso.nz.