

# Complaints & dispute resolution



We are committed to providing our clients with the best possible experience. If you feel our service has fallen short in any way, please let us know so we can try and put things right.

You can contact us by emailing [complaints@abbott.co.nz](mailto:complaints@abbott.co.nz) or calling us on 0800 238 473 or writing to us at Abbott Feedback, PO Box 3086, Christchurch 8140.

Our internal complaints process is as follows:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you for additional information.
- We aim to resolve complaints within 20 working days of receiving them. If we cannot resolve the issue, we will contact you within that time to let you know we need more time or information to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

## **How your complaint will be handled**

When a complaint is made, our primary goal is to resolve the issue as quickly, fairly and transparently as we can.

If you make a complaint we will:

- Acknowledge your complaint within two business days.
- Consider and investigate your complaint thoroughly.
- Keep a record of your complaint.
- Keep you up to date with progress.
- Respond to your complaint within 20 working days.

In many cases, your adviser/broker will be able to resolve the issue or concern with you directly. If for any reason that is not possible, the adviser/broker will refer the complaint to management and notify you accordingly.

## **If we are unable to resolve your complaint**

We expect our response will address your concerns satisfactorily but if you feel your concerns have not been appropriately considered, we invite you to submit additional information for consideration.

If despite our best efforts we are unable to resolve your complaint, you can refer the complaint to our external dispute resolution scheme, a free and independent service.

## **Independent dispute resolution**

If we are unable to resolve your complaint within 20 working days to your satisfaction, or if you decide not to use our internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL) – A Financial Ombudsman Service.

FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

The contact details for FSCL are:

Financial Services Complaints Ltd (FSCL)

PO Box 5967, Wellington 6145

0800 347 257

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

[www.fscl.org.nz](http://www.fscl.org.nz)