



Dispute Resolution Policy





Abbott Dispute Resolution

1.0 Our commitment to you

We recognise that strong business partnerships are based on great relationships, so in order for us to provide you with the best service we can, it's important we resolve any issues that may arise quickly and effectively.

If you are unhappy with any aspect of our service or your experience with us, please let us know so we can understand your concern and do our best to put things right.

2.0 Your rights as an Abbott client

You have the right to:

- Be treated with courtesy, respect and fairness at all times;
- Have access to information about our services, your client records (if applicable) and any feedback you have provided;
- Receive clear and timely communications from us that comply with the law;
- Provide feedback or raise a complaint if you are unhappy in any way;
- Seek independent advice or assistance if you are not satisfied with our resolution of your complaint.

3.0 How to raise a complaint or provide feedback

If for any reason you are not happy with any aspect of our products or services, we would like to hear from you as soon as possible so that we can put things right.

Please contact us using one of the following options:

- Call 0800 23 84 73 (Mon-Fri 8.30am-5pm)
- Email complaints@abbott.co.nz
- Write to us at Abbott Group Feedback, PO Box 3086, Christchurch 8140

If you are raising a complaint in writing, please remember to include your full name, postal address, Abbott client number, and a daytime telephone number so we can get back in touch.

4.0 After you raise a complaint

Once you've told us about your concern we will investigate it and discuss a resolution with you. If we can't resolve it straight away, or if the issue is of a very complex nature, we will give you an idea of how long it will take us to investigate the issue. We'll also let you know who will be managing your complaint.

Our aim is to get your issue fully resolved within 20 working days.

If you have raised a complaint with us and we have been unable to come to an



agreement on how to resolve your complaint, or it's taken longer than six weeks to sort it out, you can consult Financial Services Complaints Limited (FSCL), which provides a free and independent dispute resolution service.

For more information about the FSCL service, visit www.fscl.org.nz or to raise a complaint:

- Call 0800 347 257
- Email complaints@fscl.org.nz
- Write to FSCL, Po Box 5967, Wellington 6145

5.0 Related support services

In addition to Financial Services Complaints Limited, you can also seek independent advice or assistance from:

- The Citizens Advice Bureau
- The Commerce Commission (for fair trading issues)
- The Disputes Tribunal
- The Ministry of Consumer Affairs
- The Office of the Privacy Commissioner (for privacy issues)
- Your Community Law Centre.