



ACS (NZ) Ltd - Internal Complaints Procedure

ACS (NZ) Ltd places the highest priority on providing prompt, efficient and friendly service including protecting your privacy. However, if you do not believe this has been achieved the best first step is to go back to the employee or broker with whom you were dealing to see if they can resolve the problem. If that is not possible, then we invite you to contact Sunayana Tonks, by email at stonks@ansvar.com.au. Acknowledgement of the complaint will be made within three working days from the day the complaint is received.

Your complaint will be fully investigated as quickly as possible by someone not involved in the original decision. You will be provided with the name of the person dealing with your complaint. You will receive written advice about the progress or outcome of the complaint within 10 working days from the day the complaint is received. You will be advised within fifteen working days if we are unable to resolve your complaint. Further options available to you will be advised, such as the Financial Services Complaints Limited.

Dispute Resolution

We are a member of the Financial Services Complaints Ltd (FSCL) - A Financial Ombudsman Service. You may refer your complaint to FSCL. 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. This service can help you settle a range of insurance disputes against companies or advisers that are affiliated with FSCL.

FSCL can help with complaints about policies, and claims for personal and business insurance. FSCL will endeavour to assist the parties to resolve the complaint through the use of conciliation, negotiation and advice. If the complaint is of a complex nature, a panel of industry and consumer representatives will make a Formal Determination on the complaint. A Formal Determination is binding on the insurance company, but not on you.

FSCL contact details

Address: PO Box 5967, Lambton Quay, Wellington 6140

Email: complaints@fscl.org.nz

Website: www.fscl.org.nz

Telephone: 0800 347257

Important Notice Disclosure – Ours

We will act fairly and openly in all our dealings with you. This means we will:

- Answer your questions accurately
- Explain the information you need to provide when applying for insurance, renewing cover, when making a claim and the importance of this information being complete, up-to-date and relevant. Please ask us for advice if you are unsure what information is relevant.