

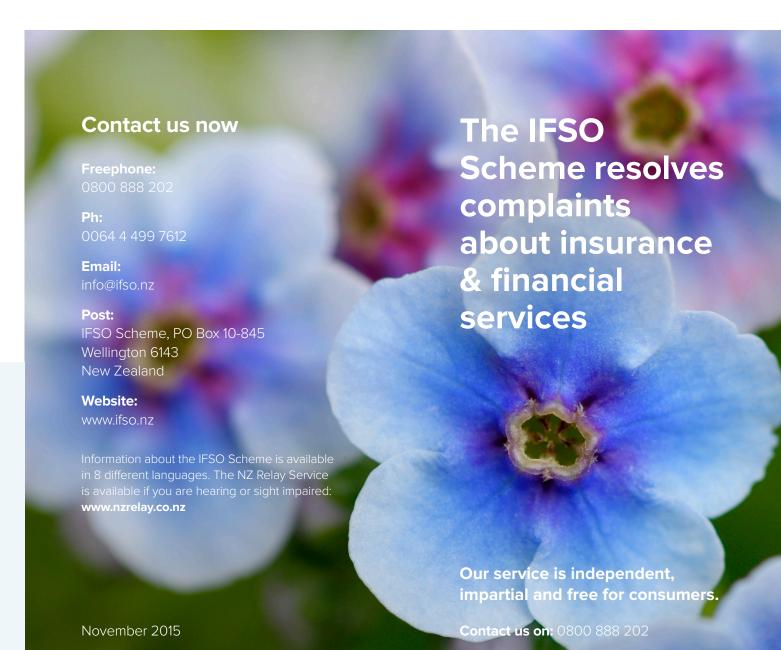


If you have an issue with your insurance or financial service provider:

- Read the contract, policy or disclosure statement
- 2 Gather any extra documents or information to help you
- Make a complaint to your provider
- 4 Contact the IFSO Scheme

The IFSO Scheme resolves disputes between consumers and financial service providers independently and fairly.

www.ifso.nz



The IFSO Scheme is independent, impartial and free for consumers.

We respond to complaints about:

- Insurance, including: house, vehicle contents, travel, health and life insurance
- Superannuation, investments and securities
- Loans and credit
- Financial advice and broking services
- Foreign exchange and money transfer services.



Have you:

Got a complaint with your financial service provider?



Read all the documents relevant to your complaint?



Raised the complaint with your financial service provider?



Completed your financial service provider's complaints process and been told 'deadlock' has been reached?



Checked (www.ifso.nz) that your financial service provider belongs to the IFSO Scheme?



Make a complaint to the IFSO Scheme.

I appreciate having an independent service to investigate a complaint impartially and free of charge."

To resolve complaints, IFSO Scheme Case Managers apply negotiation, conciliation and mediation skills.

The aim is to reach an agreed outcome, but when this is not possible, a fair and reasonable decision will be made.

IFSO Scheme decisions are binding on Participants, but not on Consumers.