

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

- 1** Read the contract, policy or disclosure statement
- 2** Gather any extra documents or information to help you
- 3** 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

Contact us now

Freephone:
0800 888 202

Ph:
0064 4 499 7612

Email:
info@ifso.nz

Post:
IFSO Scheme, PO Box 10-845
Wellington 6143
New Zealand

Website:
www.ifso.nz

Information about the IFSO Scheme is available in 8 different languages. The NZ Relay Service is available if you are hearing or sight impaired:
www.nzrelay.co.nz

The IFSO Scheme resolves complaints about insurance & financial services

Our service is independent, impartial and free for consumers.

Contact us on: 0800 888 202

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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?

Yes

Read all the documents relevant to your complaint?

Yes

Raised the complaint with your financial service provider?

Yes

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

Yes

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

Yes

Make a complaint to the IFSO Scheme.

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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.

“Our service gives consumers free access to justice. We provide an independent review by bringing the parties together to reach agreement, or if necessary, we make a decision.”

Karen Stevens
Insurance & Financial Services
Ombudsman

