

Compliments and Complaints

At Steve Oliver Financial Services we are committed to providing you with excellent customer service and quality products. If you believe that we have not delivered in a particular area we would like to hear your comments.

If you are not fully satisfied with the services provided by an adviser or employee of Steve Oliver Financial Services, please contact that person directly so that they may deal with your complaint through our internal complaints process.

If you do not wish to contact the person who provided your initial service, you can contact us using the following methods:

Contact Method	Description
PHONE	*Free Call: 0800 214 692 (free within NZ) and ask for the complaints officer.
EMAIL	Email admin@sofs.co.nz
MAIL	Put your compliment or complaint in writing to us at: Steve Oliver Financial Services Limited Complaints Officer PO Box 1331, Invercargill 9840

Our Complaints Handling Process...

When we receive a complaint, we will handle your complaint in an open and transparent manner and will endeavour to resolve your complaint fairly and within 10 days. The process is outlined as follows...

- **Complaint Received**
- **We will acknowledge your complaint in writing within two business days of your notification.**
- **We will investigate the matter fully and will attempt to resolve your complaint within 10 working days.**
- **If we have not resolved your complaint within 10 days we will provide you with a written update as to the reason for the delay, what action is underway to resolve your complaint and advise you of the anticipated timeframe for a response.**

In handling your complaint, there are a number of remedies available to us, including but not limited to;

- An apology or explanation.
- Liaison with insurers and/or premium funders to find a mutually agreeable outcome to your complaint;
- Claims advocacy including support to address your complaint via the Insurer internal dispute resolution process.

Dispute Resolution

If you are unable to resolve your complaint with Steve Oliver Financial Services, you may refer it to Financial Dispute Resolution Service (**FDRS**), of which Steve Oliver Financial Services is a member.

FDRS is an approved independent dispute resolution scheme which handles complaints against financial service providers.

FDRS is free to consumers. Further information about FDRS is available from Steve Oliver Financial Services and/or from www.fdrs.org.nz.

You may contact FSCL directly on 0800 337 337 or enquiries@fdrs.org.nz.