

## We Value Your Feedback

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We're always seeking ways to enhance our service. If something has gone wrong, we want to hear from you.

Please email [Complaints@ihl.nz](mailto:Complaints@ihl.nz) with details about the issue and how we can resolve it. If you have any supporting documents or correspondence, please attach them to your email.

Upon receiving your complaint, we will:

- Acknowledge it within **one working day**
- Gather and assess all relevant information
- Provide you with a response within **seven working days**

If we are unable to reach a resolution, you can contact **Financial Services Complaints Limited (FSCL)**. FSCL is an independent, not-for-profit, external dispute resolution scheme approved by the Minister of Consumer Affairs. Their service is free of charge and they will assist in resolving your complaint.

**You can reach FSCL through:**

**Phone:** 0800 347 257

**Email:** [complaints@fscf.org.nz](mailto:complaints@fscf.org.nz)

**Website:** [www.fscf.org.nz](http://www.fscf.org.nz)

**Post:** PO Box 5967, Wellington 6011