

At insurancehq, we are focused on providing excellent customer service and quality products. Our business focus and key endeavor is to provide better customer outcomes. If you do not believe we have delivered on this promise, we would like to hear your comments.

Complaints is a valuable way to maintain and improve our standards.

If you have a complaint regarding our advisers service, explanation, product outcome or do not believe we have met the requirements outlined in our disclosure and/or Nature and Scope of our Advice; we would like to hear from you. We prefer that you contact your adviser first. If you do not feel comfortable in doing this, or believe the complaint will not be resolved, you can contact insurancehq using the following methods.

Phone	Andrew Malcolm - Managing Director	021 424 027
Email		complaints@ihq.co.nz

We handle complaints first, internally, with an open mind and discuss the complaints handling process in a transparent manner. We will endeavor to resolve your complaint to your satisfaction, within 10 business days. If we have not resolved your complaint within this time-frame, we will outline why, what action is underway and an understanding out the timeframe for resolution.

If you are unable to resolve your complaint with insurancehq, you may refer it to Financial Services Complaints Limited (FSCL) of which insurancehq is a member. FSCL is an approved independent disputes resolution scheme which handles complaints in the financial services industry, including financial advisers.

This service is FREE to customers.

Further information is available at [www.fscl.org.nz](http://www.fscl.org.nz), and is able to be contacted by phone on 0800 347 257.