## Complaints and disputes

**Complaints and Disputes Process** 

If you are not fully satisfied with our services, please contact your financial adviser who will try to resolve your complaint to your satisfaction.

You can also make a complaint to <a href="mailto:support@folio.insure">support@folio.insure</a> or by completing this form <a href="https://www.folio.insure/contact-support">https://www.folio.insure/contact-support</a>

When we receive a complaint, we will review it by following our internal complaints process:

- We will review your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint within 20 working days, or if you aren't satisfied with the way we propose to do so, you can contact the Insurance & Financial Services Ombudsmen Scheme of which we are registered members of. The Insurance & Financial Services Ombudsmen Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact Insurance & Financial Services Ombudsmen Scheme by completing this form <a href="https://www.ifso.nz/make-a-complaint">https://www.ifso.nz/make-a-complaint</a>, emailing <a href="mailto:info@ifso.nz">info@ifso.nz</a>, or by calling: 0800 888 202.