



## INTERNAL COMPLAINTS PROCEDURE

If at any time you have a complaint about any of the services that we have undertaken to provide, you may make a complaint.

### HOW TO MAKE A COMPLAINT

Please contact your Financial Adviser (Broker) or our office by telephone, email or in writing.

Phone: 09 4802656

Email: [info@midgleyadvisers.co.nz](mailto:info@midgleyadvisers.co.nz)

Postal Address: PO Box 34190, Birkenhead, Auckland, 0746

Your Broker will endeavor to resolve the complaint in its initial stages as the first point of contact.

### WHAT HAPPENS IF MY FINANCIAL ADVISER (BROKER) CAN'T RESOLVE MY COMPLAINT?

If your Broker is not able to resolve your complaint, it will be referred to the Complaints Manager for an independent review in accordance with Penberthy Insurances Internal Complaint and Dispute Resolution Procedure.

Alternatively, you can contact the Complaints Manager directly on 09 4802656 or you can email details of your complaint to us in writing at [info@midgleyadvisers.co.nz](mailto:info@midgleyadvisers.co.nz)

### INTERNAL COMPLAINT AND DISPUTE RESOLUTION PROCEDURES

When your complaint is referred to the Complaints Manager directly, it will be independently reviewed in accordance with our Internal Complaint and Dispute Resolution Procedures, as follows:

- 1) The Complaints Manager will acknowledge receipt of your complaint within 5 working days;
- 2) Your complaint will be thoroughly investigated. Penberthy takes all complaints very seriously and will ensure that all issues are considered carefully;
- 3) The Complaints Manager will identify actions to remedy the complaint, where possible, and endeavour to respond and resolve your complaint within a maximum of 20 working days of the date of notification of your complaint.
- 4) If your complaint is complex and may take longer than 20 working days to resolve, the Complaints

Manager will advise you of the expected timeframe required to resolve your complaint and will keep you informed of the progress.

5) If your complaint remains unresolved, or if you are dissatisfied with our response to your complaint, you may refer the matter to the following resolution schemes:

**Financial Services Complaints Limited (“FSCL”)**

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

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)

Phone: 0800 347 257

Postal: PO Box 5967, Lambton Quay, Wellington 6145

**The Financial Markets Authority**

Website: [www.fma.co.nz](http://www.fma.co.nz)

Phone: (04) 472 9830

Postal: PO Box 1179, Wellington 6140

Midgley Advisers is a member of this independent dispute resolution scheme approved by the Ministry of Consumer Affairs. Full details on how to access the FSCL scheme can be obtained on their website [www.fscl.org.nz](http://www.fscl.org.nz) There is no cost to you to use their services.

**OUR COMMITMENT**

Midgley Advisers is committed to:

- a) Providing an efficient, fair and accessible mechanism for the resolution of complaints;
- b) Increasing the level of client satisfaction by dealing with all complaints in an expedient and effective manner;
- c) Maintaining membership of and providing our clients with access to approved external dispute resolution schemes