

**As an Adviser I am always looking at ways to make improvements in my processes and service, and so if at anytime you feel that things have not gone as expected please email me on [sue@sjamortgages.co.nz](mailto:sue@sjamortgages.co.nz)**

Please give me a description of how you feel things have gone wrong and how you would like to see any concern rectified along with any supporting documentation you would like me to cover or refer to.

Once I receive your complaint, we will:

- Acknowledge it within 2 working days
- Review and assess all relevant information
- Aim to resolve the complaint within 20 working days

If we are unable to reach a resolution to your complaint together, you can contact Financial Services Complaints Limited (FSCL)—an independent dispute resolution scheme approved by the Minister of Consumer Affairs.

FSCL's service is completely free for you and designed to help resolve complaints fairly.

You can contact FSCL:

- Call: 0800 347 257
- Email: [complaints@fscf.org.nz](mailto:complaints@fscf.org.nz)
- Visit: [www.fscf.org.nz](http://www.fscf.org.nz)
- Write to: FSCL, PO Box 5967, Wellington 6011

I value your feedback as a client, and I am committed to ensuring your concerns are handled with care and respect.