

## Complaints handling process

IQumulate Premium Funding (IQumulate) provides our Borrowers with the funds to cover their annual Insurance premiums over monthly instalments.

IQumulate is very serious about the commitment we make to our Borrowers and will resolve errors internally as quickly and efficiently as possible.

However, we recognise that, at times, issues may arise with some element of our products or services we provide. If we fail to meet your expectations, we welcome your comments and complaints and encourage you to make contact by phone, email, fax or letter, in order to have any complaint speedily resolved.

IQumulate has a formal complaint handling process to ensure that any issues raised are addressed promptly and fairly. The process also ensures that complaints are handled in a manner consistent with our regulatory requirements and where a matter continues to be unresolved it will be escalated accordingly.

If your complaint remains unresolved after 40 days, we will send you an explanation of why we are unable to make a final response. This will provide you with;

- reasons for the delay;
- an indication of when we expect to make a final response; and
- Advise of your right to refer the matter to the Financial Services Complaints Limited ('FSCL') to have your matter reviewed.

FSCL fairly and independently resolves disputes between consumers — including some small businesses — and member financial services providers. Membership of the Financial Services Complaints Limited is open to any financial services provider carrying on business in New Zealand.

### **FSCL Contact details:**

Level 4, Sybase House  
101 Lambton Quay, Wellington 6011  
P: 0800 347 257  
E: [info@fscl.org.nz](mailto:info@fscl.org.nz)

We would also really like to know if you have been pleased with our service. Understanding your complaint and hearing about the things you like will help us improve our service to you, our valued customer.

To contact our office, use one of the contact numbers below.

**Toll Free phone number:** 0800 000 246

**Fax number:** 09 363 1448

**Postal Address:** IQumulate Premium Funding, PO Box 2006, Shortland Street, Auckland 1140