



Mortgage Care's Complaints Handling and Disputes Resolution

A complaint is an expression of dissatisfaction relating to the service or advice given by our Advisers or staff, and an expectation for a response or resolution.

At Mortgage Care we value our clients' feedback and deal with complaints in a fair, timely and transparent manner. Complaints are taken seriously and we work with clients to resolve issues. Records are kept in relation to the date of original complaint and dates of any action taken. Records of complaints are kept for a minimum of 7 years.

Internal Complaints Process

Acknowledge – Complaint is acknowledged, in writing, within 24 hours, and client is given a realistic timeframe for a fuller response. Client is provided with Mortgage Care's 'Complaint Handling Process and Disputes Resolution' (this document).

Complaint Lodged – Key details of the complaint is lodged into Mortgage Care's 'Complaint Register' on MyCRM, by the Administrator.

Understanding – Details of the complaint and expected outcome are clarified with the client to ensure full understanding of the matter. Issue to be discussed with internal staff if required.

Respond and Resolve – A response and resolution is sought within 7 days. If the 7-day deadline is unable to be met, the client is notified with the reason for delay. Evidence is gathered and decisions are then made regarding solutions. Mortgage Care will acknowledge any fault and inform client of the remedy offered, stating reasons behind these decisions.

Record and Action – Records of all correspondence are kept, including diary notes, phone call conversations and emails. Client is advised of their next steps if they are not satisfied with the outcome.

External Disputes Service

If Mortgage Care's decision is not acceptable and the issue is not resolved, then the client can escalate their complaint to our independent dispute resolution scheme: FSCL (Financial Services Complaints Ltd). There is no cost for this service.

FSCL can be contacted by emailing complaints@fscl.org.nz, or calling 0800 347 257 or by writing to PO Box 5967, Lambton Quay, Wellington 6145.

FSCL act independently by not taking sides. They aim to get a fair outcome for both Mortgage Care and the client.