

Balance Insurance Advisors Ltd Complaints Policy

Balance Insurance Advisors Ltd is a member of **Financial Services Complaints Limited (FSCL)** and as part of our membership, and in order to provide the best client service possible, we provide a fair, transparent and timely resolution of complaints and disputes.

If you are not satisfied with a product or service provided by your broker, please contact your broker to lodge a complaint with them. They will immediately acknowledge your complaint and will advise you of the steps being taken to resolve the matter.

We will try to resolve your complaint quickly and fairly, however, should we be unable to attend to your complaint within 24 hours, we will advise you of this and endeavor to resolve the matter within 20 working days of receipt.

If you remain dissatisfied, you have the right to refer your complaint to Financial Services Complaints Limited (FSCL) for further consideration and/or adjudication. They can be contacted at:

Financial Services Complaints Limited (FSCL)

Phone: Free call within NZ - 0800 347257

From overseas – +64 4 472 3725

Fax: +64 4 472 3727

Email: info@fscl.org.nz

Website: www.fscl.org.nz

PO Box 5967

Lambton Quay

Wellington 6145