

## Complaints and Feedback

At IQumulate, we take our commitment to our clients seriously. We welcome your comments and complaints as an opportunity to improve our product and service delivery. You can provide feedback or make a complaint with our Assist team. Our team will review your feedback and work with you to reach an outcome. All complaints will be processed promptly and at no charge to you. You will be informed of the outcome and how this was reached.

### Call Us

Speak to our Assist Team

0800 000 246

Monday to Friday (excluding national public holidays)

10.30-7pm (NZST)

### Write to Us

Send your feedback to this address

[assist@iqumulate.com](mailto:assist@iqumulate.com)

IQumulate Premium Funding, PO Box 2006, Shortland Street, Auckland 1140

### After you lodge a complaint

Our Complaints Contact person will liaise with the relevant parties to review the matter and advise you if any further information is needed. We are committed to ensuring that, all our business dealings, comply with the National Privacy Principles and acknowledge the importance of keeping individuals' personal details confidential and secure. Our privacy policy may be accessed at [https://iqumulate.com/Privacy\\_Policy](https://iqumulate.com/Privacy_Policy)

Unless there are exceptional circumstances, we are committed to responding and resolving your complaint within 30 days. If your complaint is complex, and remains

unresolved after this time, we will send you an explanation of why we are unable to make a final response. In this case we will provide you with:

- reasons for the delay;
- a specific date when a decision can be reasonably expected; and
- notify you of your right to contact our external dispute resolution scheme

Please let us know if you consider that your complaint should be considered on an urgent basis because of your circumstances, for example if you are being affected by circumstances of hardship. We will give priority to urgent complaints.

If you have a disability or a language barrier, we can provide an interpreter to assist with your complaint.

If despite our best efforts you are still dissatisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

### Financial Services Complaints Limited (FSCL)

0800 347 257

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

Financial Services Complaints Limited, Level 4, 101 Lambton Quay, Wellington 6011

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

FSCL are a not-for-profit external dispute resolution scheme. They are independent, fair and free for consumers who are unable to resolve their complaint directly with their financial services provider. Generally, you will need to give us a chance to resolve your query first.