

# Our complaints process

If you are unhappy with any aspect of your insurance or the service we have provided, please let us know so we can help. Resolving complaints is as important to us as any other area of our business.

## How to make a complaint

If you have a complaint, please contact us by phone on **0800 531 613**, or email us at [feedback@scti.co.nz](mailto:feedback@scti.co.nz).

If we cannot resolve your complaint within five business days, you can ask to enter our internal complaint management process. We have outlined the process below.

## Our internal complaints management process

We will review your complaint and, provided we have the information we need, your complaint will be completed within 30 calendar days unless we are unable to provide you with a final decision within this time. If more time is needed, we will contact you by email to let you know.

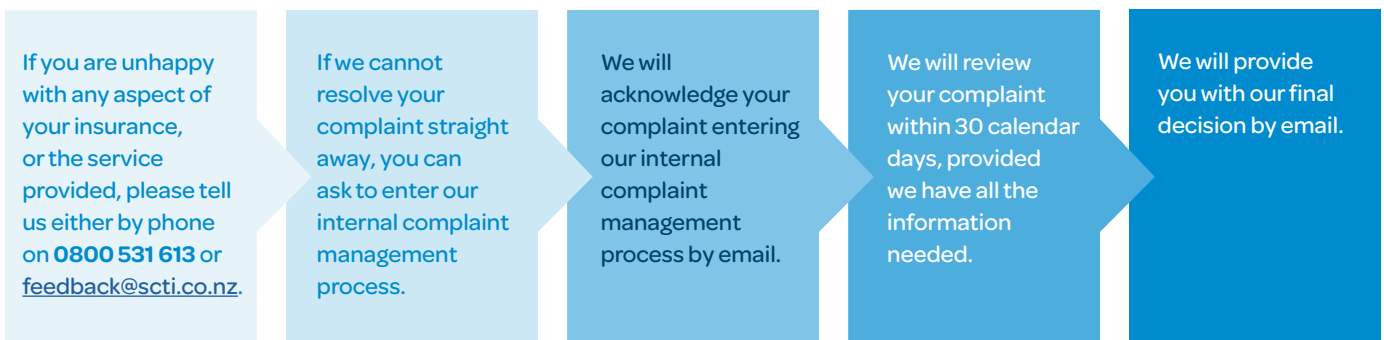
Your complaint will be reviewed by employees with the appropriate experience, knowledge, and authority.

You can provide us with further information which you believe assists your complaint at any time throughout the process.

## Independent complaints review process

If you remain dissatisfied with the outcome of your complaint after our review, you can choose to have the matter reviewed independently by the Insurance & Financial Services Ombudsman (IFSO) Scheme. IFSO provide an independent complaint resolution service and their decisions are binding on us. You have up to three months to contact IFSO after our final review decision under our Internal Complaints Management Process.

For more information or to access the IFSO service please call 0800 888 202, fax 04 499 7614, email [info@ifso.nz](mailto:info@ifso.nz) or visit their website [www.ifso.nz](http://www.ifso.nz).



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**IFSO contact details:** 0800 888 202, [info@ifso.co.nz](mailto:info@ifso.co.nz), 04 499 7614 (fax) or [www.ifso.nz](http://www.ifso.nz).