



If you make a complaint

What you can expect to happen

At Crombie Lockwood, we're committed to providing our clients with the highest level of customer service. If our service should occasionally fall short, we make every effort to resolve issues promptly and fairly.

Let us know if you're not happy with something and we'll do our best to put things right for you.

Here's an outline of our complaints process.

Stage 1. Resolve with your broker

Please let your broker know about your concerns as soon as possible, quoting your policy, claims, or reference number we gave you. Your broker will commit to sorting out the matter within five working days of receiving your complaint.

Stage 2. Resolve with your broker's manager

If the broker can't resolve it with you, they'll refer your complaint to their manager for their review. We will make every effort to fix the issue within 10 working days of receiving your complaint.

Stage 3. Investigation by our Client & Conduct Committee

If we're unable to make the matter right within 10 working days, we'll escalate it to our Client and Conduct committee. This committee, which comprises senior representatives from our compliance, legal and customer care teams, will review your complaint and aim to settle the matter directly with you.

Alternatively if your broker or manager has proposed a resolution that doesn't meet your approval, you can contact the committee directly at complaints@crombielockwood.co.nz

Stage 4. Resolution by external disputes scheme

We'll do everything we can to fix the matter but if we've been unable to resolve it after four weeks, you can refer your complaint to the Financial Services Complaints Ltd (FSCL).

FSCL offers a free, independent and impartial dispute resolution service for our industry. The scheme investigates and resolves complaints between clients and its scheme participants, which includes Crombie Lockwood.

You can contact FSCL by phone: 0800 347 257, email: info@fscl.org.nz or write to PO Box 5967 Wellington 6140. To find out more about FSCL, visit fscl.org.nz

For more information

If you would like to know more please contact your Crombie Lockwood broker.