

Complaints Handling and Dispute Resolution

Nelson Marlborough Mortgage Services Limited (Mortgage Money) operate under a current licence (FSPR Number 286965) issued by the Financial Markets Authority in the name of, NZ Financial Services Group

Our advisers are engaged by us directly to provide financial advice and are bound by and support the duties set out in the Financial Markets Conduct Act 2013. Duties are to:

- Meet the standards of competence, knowledge, and skills set out in the code of conduct.
- Give priority to the clients' interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behavior, conduct, and client care set out in the code of conduct.

Complaints Process

If you have a problem, concern, or complaint about the financial advice service given to you, please tell us about it. You can contact our internal complaints service by calling Mortgage Money on (03)5477255 or email, enquiries@mortgagemoney.co.nz .

Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours and will record your complaint in our complaints register. We will work with you to resolve your complaint and we may want to meet with you to better understand your issues. We will provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution, you can refer your complaint to the external Financial Dispute Resolution Service (FDRS). This service is independent and will cost you nothing and will assist you in resolving any issues and disagreements you have with us.

You can contact FDRS at:

PO Box 2272, Wellington. 6140

Phone: 0508 337 337

Email: complaints@fdrs.org.nz

Website: <https://www.fdrs.org.nz/>