

## How to make a complaint

We have received your complaint and will be considering it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 5 working days. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited.

## Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

### Financial Services Complaints Limited

Level 4, Sybase House, 101 Lambton Quay  
Wellington 6011

Telephone: 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)

Postal: P O Box 5967, Wellington 6140

Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

Website: <http://www.fscl.org.nz/>

**keith styles**  
FINANCIAL ADVISER

☎ 027 539 7877  
☎ 09 271 1011  
📍 PO Box 54054  
The Marina, Auckland 2144  
✉ [keith@keystonefinancial.co.nz](mailto:keith@keystonefinancial.co.nz)  
🌐 [www.keystonefinancial.co.nz](http://www.keystonefinancial.co.nz)

  
**keystone**  
FINANCIAL SOLUTIONS