



Complaint Handling Policy

At AssureOne, we are committed to ensuring good customer outcomes. If you are unhappy with any aspect of our service, we encourage you to let us know so we can resolve the issue promptly and fairly.

How to Make a Complaint

- Email or write to us explaining your complaint.
- We acknowledge your complaint within **2 working days**.
- We investigate the matter and provide a response within **28 working days**.
- If you are not satisfied, you can escalate the complaint to the Financial Dispute Resolution Scheme (FDRS).

Contact Details for Independent Dispute Resolution

Financial Dispute Resolution Scheme (FDRS)
Level 9, 109 Featherston Street, Wellington 6011
Telephone: 0508 337 337
Email: enquiries@fdrs.org.nz
Website: www.fdrs.org.nz

1. What is a Complaint?

A complaint is defined as any expression of dissatisfaction about the service received when engaging with our business. Complaints may arise during the advice process, application process, or claims process.

2. Receipt of Complaint

Clients are asked to provide their complaint in writing so that the issue can be properly investigated. No assumptions are made about the outcome until the complaint has been fully reviewed. Serious complaints may also be reported to our Professional Indemnity insurer.

3. Acknowledgement

We aim to acknowledge complaints in writing within **two working days**. The acknowledgement will confirm that the complaint is being investigated and outline the next steps.

4. Investigation

- Gather all documentation relating to the complaint
- Speak with any relevant parties involved
- Create a timeline of events
- Review all communications and records
- Determine an outcome based on the evidence

5. Written Response

Once the investigation is complete, a written response will be provided to the client outlining:

- A summary of the complaint
- What information was reviewed
- The outcome and final response

6. Deadlock

If the complaint cannot be resolved, the client may request a **Letter of Deadlock**. This allows the complaint to be escalated to the Financial Dispute Resolution Scheme for independent review.

7. Complaints Register

- Record and track complaints
- Document actions taken
- Identify training needs or improvements

- Reduce the likelihood of future complaints

8. Monitoring and Compliance

All complaints are monitored through our CRM system provided by The Adviser Platform. Reports can be generated to identify trends and improve internal processes.

Policy Review

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