

Guide to the internal complaints process (for members)

The Trustee is committed to ensuring that your membership of the Scheme is a positive and trouble-free experience. However, if you do have a problem please tell us so we can investigate the complaint, answer your questions and do all we can to resolve the situation.

Who can make a complaint?

To lodge a complaint you need to be:

- a contributing member of the Scheme; or
- a Deferred member of the Scheme;

What sort of complaints are covered?

Your complaint can relate to a problem about aspects of the Scheme or the service you have received.

Who do I complain to?

If you have a complaint, you should first contact the Scheme Secretary and Complaints Officer, Philippa Kalasih. Philippa's contact details are:

Philippa Kalasih
Complaints Officer
New Zealand Fire Service Superannuation Scheme
C/- Mercer
PO Box 2897
Wellington 6140

Phone: 04 819 2641

E-mail: philippa.kalasih@mercerc.com

Your complaint will generally be acknowledged within five working days of its receipt. If you don't receive an acknowledgement, call Philippa on 04 819 2641 (email philippa.kalasih@mercerc.com).

What do I need to do?

You can tell us about your concerns by telephone, email or letter. We would prefer the complaint to be made in writing to avoid any misunderstanding or misinterpretation at our end.

Before you make a complaint, gather together all the supporting information, think about the questions you have and decide what you think would be a reasonable solution.

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So that your concerns can be addressed promptly, please include:

- your full name
- your address
- your date of birth
- your membership number.

How will I be notified of a decision?

Following the Complaints Officer's acknowledgement of receipt, you will need to allow time for sufficient investigation to be conducted into your complaint.

The Complaints Officer will usually inform you of the decision in writing within 40 days of receiving your complaint. In the event of any delays you will be told when you can expect the decision.

What will the decision say?

The Complaints Officer will issue a written decision on your complaint. This will refer to any legislation and any provisions in the Scheme's Trust Deed which were relied upon in reaching the decision and tell you what you can do if you are still not satisfied. The decision will be sent to you at the address provided when you initially complained.

What are my options if I am unhappy with the Trustees' decision?

You can appeal to the Trustee against its decision by putting your appeal in writing to the Complaints Officer, advising that you are still unhappy with the decision and the reasons for your appeal. The Trustee will then either attempt to find an alternative resolution to your complaint or advise you in writing that "deadlock" has been reached.

If you have been through the internal complaints process described above and:

- you have not accepted the Trustee's proposed solution within 40 working days of making your complaint; or
- you have appealed to the Chair of the Trustee but have rejected the Trustee's final proposal; or
- the Trustee informs you that deadlock has been reached;

you can refer your complaint to Financial Services Complaints Limited (FSCL), which is the dispute resolution arrangement to which the Trustee belongs.

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How do I make a complaint to FSCL?

To make a complaint to FSCL, complete and return the FSCL Complaint Form available from www.fscl.org.nz or call 0800 347 257.

FSCL can be contacted at:

PO Box 5967
Lambton Quay
Wellington 6145

Do I have to make my complaint within a set timeframe?

FSCL can only deal with your complaint if you lodge it within six months of the date you should reasonably have known all the relevant facts.

Denis Fitzmaurice
Trustee Chairman
FireSuper Trustee Limited