We at Transparent Finance Limited are committed to providing you an excellent service to all our clients. Our Duty of care and handling of clients' dissatisfaction is our top priority and we do handle this with utmost care.

We always aim to make our clients happy and loyal to us and ensure that we meet with our high service standard each time we deal with our clients while providing our services to meet their needs.

If you have felt any dissatisfaction in your dealings with us, do let us know, so we can help resolve this with our internal complaint handling process.

We would acknowledge your complaint within 24-48 hours and would try to resolve your concern within 8-10 working days. If the matter is of a complex nature or there are issues outside of our scope, we may ask you for further information which can assist us to resolve the matter to your satisfaction. If not, we may ask for an extension of time to resolve the matter with you.

In the first instance please contact one of us directly on 0800 TO DEEP (021 2330640), 0800 TO NAYAN- 0212645649or if you would prefer, you can write to us at <u>deep@transparentfinance.co.nz</u> OR <u>nayan@transparentfinance.co.nz</u>.

If you feel we have not been able to satisfactorily resolve your complaint, you are able to contact our disputes resolution authority. This service is free of charge.

Transparent Finance Limited are registered with Financial Services Complaints Ltd. This is an independent and impartial dispute resolution service, approved under the Financial Service Provider (Registration and Dispute Resolution) Act 2008. They will work with you to understand your nature of your complaint and follow a necessary process towards achieving fair and neutral resolution.

The Financial Services Complaints Ltd can be contacted as follows: Information – info@fscl.org.nz Email – complaints@fscl.org.nz Website – http://www.fscl.org.nz/ Phone – 0800 347 257