



Complaints Policy for Wanganui Finance Limited

Contents

Introduction	1
Purpose.....	1
Policy	1
Process	1
Internal Dispute Handling Process	3
External Dispute Handling Process.....	5



Introduction

Wanganui Finance Limited (WFL) provides customers finance under consumer credit contracts.

WFL is committed to treating customers fairly and adhering to the lender responsibility principles. Customers are the focus of our services. We believe customers' concerns and complaints are one of the most important ways of understanding, and learning what we need to do to keep improving and getting better at what we do. We are committed to achieving the highest standards we can in every area of our work and to continuous improvement.

This policy is mandatory and applies to all employees, contractors and directors employed or contracted by the business (our people).

This policy will be reviewed on an annual or ad hoc basis (e.g. where the regulatory or business environment changes) to ensure it remains appropriate and consistent with industry standards. The board will approve each new version of this policy; new versions will be published as required.

Purpose

The purpose of this complaints policy is to ensure a clear, effective, confidential, and responsive system is in place for managing, monitoring and responding to complaints made about our products, and services. It provides guidance in identifying, managing, and reporting complaints.

Policy

It is the policy of WFL to promptly, objectively, and fairly deal with all the customer complaints and, strictly adhere to the complaints handling procedure, and the rules of Financial Services Complaints Limited (FSCL) – our external dispute resolution service provider.

We define a complaint as:

“An expression of dissatisfaction received by a creditor from a debtor under a consumer credit contract, in respect of which the debtor explicitly or implicitly expects a response or a resolution”.

Our complaints policy views complaints as positive and is resolution focused. We have set out a clear, simple, single process for complaint handling. This process is designed to make it easy for customers to complain, with criteria for escalation to formal investigation and ultimately external review by FSCL.

Process

Accessibility

Our internal complaints process will be easily activated by any means (telephone, personal visit, letter, website or email) and by contact with any of our people. A complainant will not be charged a fee for complaining.

**Visibility**

Information about our complaints handling process will be published and made available to all clients, free of charge.

Timeliness

Our internal complaints process will have a built-in time frame (in accordance with Credit Contracts and Consumer Finance Regulations and FSCL's requirements) with a defined number of steps, which can be easily communicated to the customer.

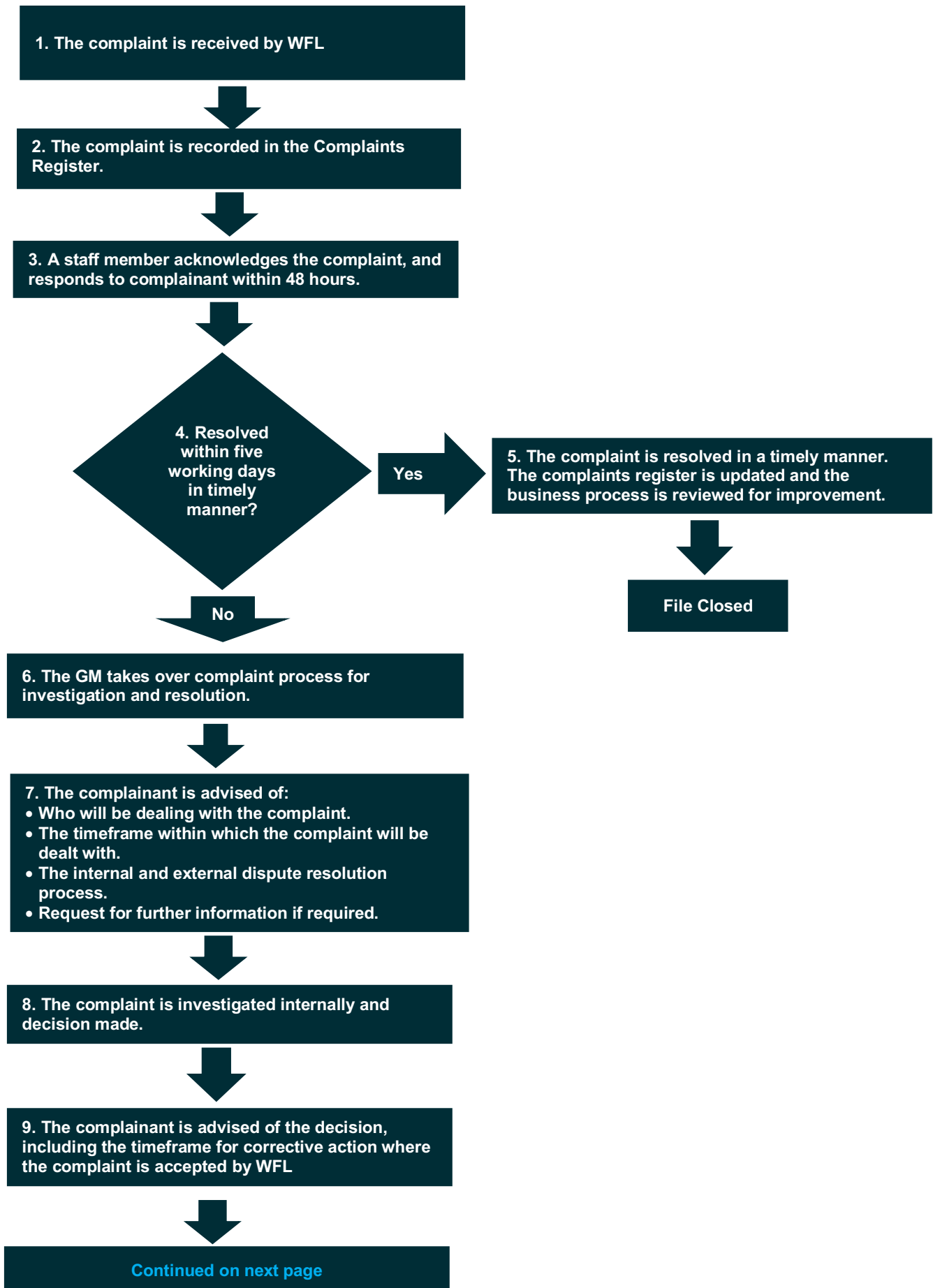
Objective, impartial, and fair

We will treat all customers with respect, allow a customer the right to be heard and respond to issues which have been raised. Where the matter is unable to be resolved to the customer's satisfaction in a timely manner, we will escalate it for investigation and resolution to FSCL.

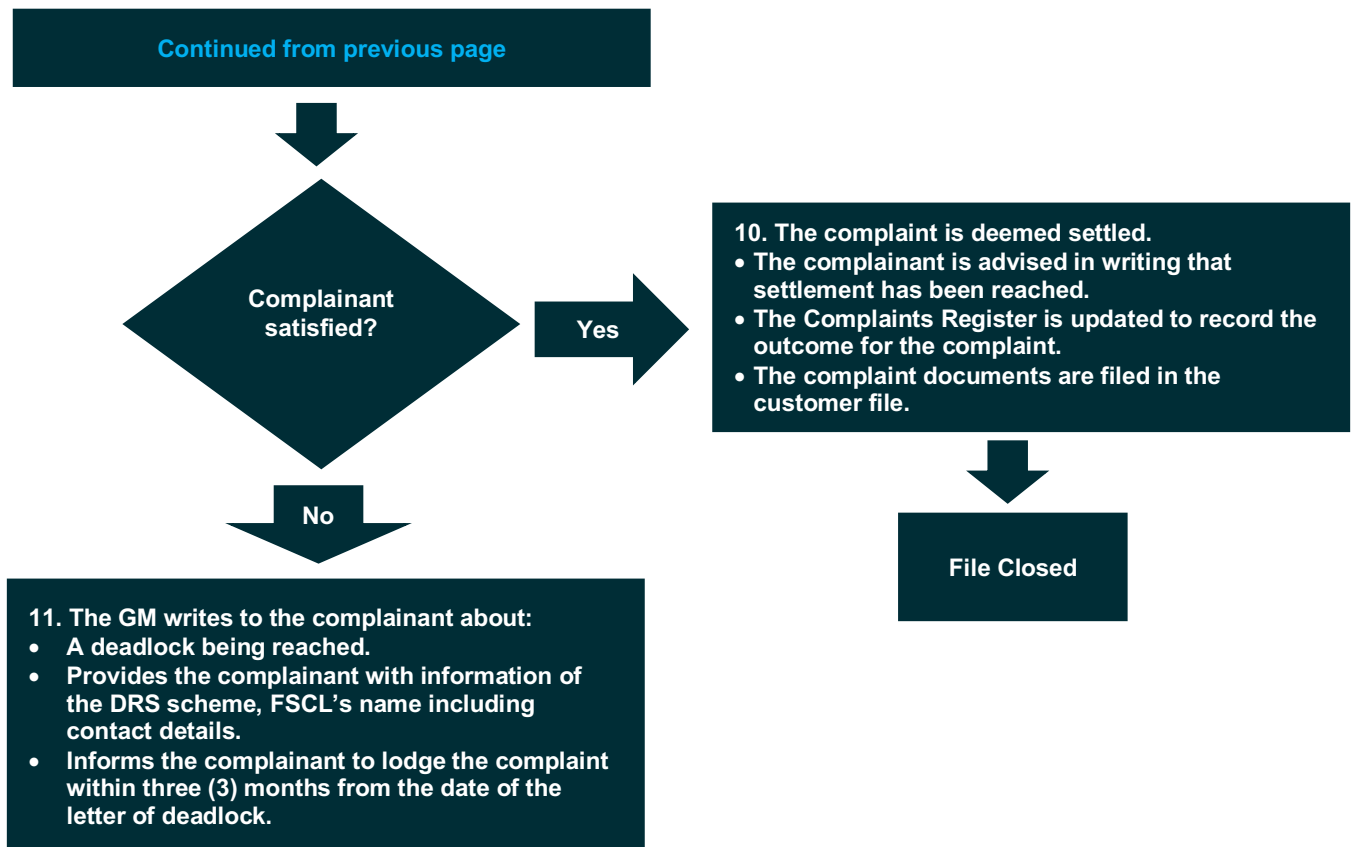
Effectiveness

Our internal complaints process is designed to ensure that the customer is dealt with on a timely basis by a person with the authority to remedy the complaint. At the end of the internal process, the customer will have the option to refer the matter, subject to jurisdiction, to FSCL.

Internal Dispute Handling Process



Internal Dispute Handling Process



External Dispute Handling Process

