

CFS Complaints Process

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

What you can expect to happen

Step 1: Let us know what your concerns are. Contact us directly by phone, email or writing a letter. We'll acknowledge your complaint within 24 hours.

Step 2: Our aim is to investigate and resolve your complaint within 5 days. If this is not possible, we'll advise you of progress within 10 business days.

Step 3: After fully investigating your complaint we will write to you informing you of what we have found.

Step 4: If we are unable to resolve your complaint, we'll advise you in writing. You can choose to refer the matter to the Insurance & Financial Services Ombudsman (IFSO) Scheme.

IFSO is a completely independent authority that will carry out an impartial investigation. Find out more about the IFSO by visiting <https://www.ifso.nz/>

The contact details for the IFSO are:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
New Zealand

Freephone: 0800 888 202
Telephone: +64 (04) 499 7612
Fax: +64 (04) 499 7614

Email: info@ifso.nz
Website: www.ifso.nz

We understand that this issue causes you concern and hope that you will find our response appropriate under the circumstances