



Complaints Policy

RU Covered is committed to providing its customers with excellent service, quality advice and products.

Step One

If you are unhappy with the service, advice or product provided by your broker, please contact your broker in the first instance to lodge a complaint with them.

They will acknowledge your complaint as soon as practical and try to resolve the matter directly with you.

Step Two

If you and your Broker can't agree how to resolve the complaint, the Broker will refer it to PSC Connect's Compliance Manager for an independent review in accordance with PSC Connect's Internal Complaint and Dispute Resolution procedures.

If you're unable to make contact with your Broker or wish to speak to someone else, please contact either:

New Zealand Manager Dave Penfold dpenfold@pscconnect.co.nz 09 358 1186	Compliance Manager – New Zealand Denise Bourdôt dbourdôt@pscconnect.co.nz 09 869 6676
PSC Connect Life NZ National Manager – New Zealand Steve Morris steve@pscconnectlife.co.nz 09 523 5822	

Step Three

Internal Complaint and Dispute Resolution procedure:

- PSC Connect's Compliance Manager will acknowledge receipt of your complaint within five (5) working days;
- Your complaint will be thoroughly examined. All complaints are taken very seriously and PSC Connect will make certain that all issues are considered carefully;
- The Compliance Manager will identify actions to try and fix the complaint and strive to respond and resolve your complaint within twenty (20) working days from the date they received notice of your complaint.
- If your complaint is more complex than first thought it may take longer than twenty (20) working days to resolve. PSC Connect's Compliance Manager will

let you know the expected time it will take to resolve your complaint and will provide you with regular updates.

Step Four

If your complaint remains unresolved, or you're not happy with the outcome you can refer the matter to Financial Services Complaints Ltd (FSCL).

PSC Connect and its Brokers are all members of this independent external dispute resolution scheme approved by the Ministry of Consumer Affairs. There is no cost to you to use their services.

There are various ways to contact them:

Financial Services Complaints Ltd	
Post	PO Box 5967 Wellington 6140
Email	info@fscl.org.nz or complaints@fscl.org.nz
Phone	0800 347 257
Website	www.fscl.org.nz

You can download a Complaint Form from
<https://www.fscl.org.nz/complaints/complaint-form>