

At mortgagehq, we are focused on providing excellent client service and quality advice. We only try to help when we can see that our solutions will put you in a better situation. Our business focus and key endeavor is to help clients plan and organize their property/ investment and mortgage life cycles.

If you do not believe we have delivered on this promise, we would like to hear your comments.

Complaints are a valuable way to maintain and improve our standards.

If you have a complaint regarding our adviser's service, explanations, product outcomes, or do not believe we have met the requirements outlined in our disclosure and/or Nature and Scope of our Advice; we would like to hear from you.

We prefer that you contact your adviser first. If you do not feel comfortable in doing this, or believe the complaint will not be resolved, you can contact mortgagehq's compliance officer using the following methods. You should always feel comfortable contacting the managing director directly or by CC'ing him into correspondence with the adviser.

Phone	Andrew Malcolm - Managing Director	021 424 027
Email		complaints@mhq.co.nz

We handle complaints first, internally, with an open mind and discuss the complaints handling process in a transparent manner. We will endeavour to resolve your complaint to your satisfaction, within 5 business days. If we have not resolved your complaint within this timeframe, we will outline why, what action is underway and an understanding of the timeframe for resolution.

If you are unable to resolve your complaint with mortgagehq directly, you may refer it to Financial Services Complaints Limited (FSCL) of which mortgagehq is a member. FSCL is an approved independent disputes resolution scheme which handles complaints in the financial services industry, including financial advisers.

This service is FREE to customers.

Further information is available at [www.fscl.org.nz](http://www.fscl.org.nz), and is also able to be contacted by phoning them on 0800 347 257.