Complaints Management Policy

Our aim is to deliver excellent products and services to our customers but if things go wrong we would like you to let us know.

We want to work with you to understand what's happened and try to resolve your complaint promptly.

This document explains how to make a complaint, what you can expect from us and how long you can expect the process to take. It also outlines how to contact or the Insurance & Financial Services Ombudsman (**IFSO**) if you're not satisfied with how we respond to your complaint, or if we haven't been able to resolve your complaint in the timeframe we promised.

How to lodge a complaint

If you have a complaint or dispute you can raise the matter with us by contacting us in one of the following ways:

Phone	Post	Email
Ph. 0800 463 780	PO Box 83101, Wellington 6440, New Zealand	dr@automotivelendingsolutions.co.nz

Need help making a complaint

If you require additional assistance to raise your complaint please contact us using your preferred method and we will assess your situation to determine the best way to assist you. Alternatively you may appoint someone to manage the complaint on your behalf such as a family member, friend, legal representative or financial counsellor. We will talk to that person about your complaint if you authorise us to do so.

What happens after you've made a complaint?

We will review the information you supply and if possible work with you to resolve the complaint at the time you raise it with us.

If we can't resolve your complaint at that first contact we will conduct additional investigations. In these cases we will acknowledge your complaint either verbally or in writing within 24 hours (or 1 business day), or as soon as practicable. .

Our intention is to reach an effective resolution to your complaint as quickly as possible. Where an extended investigation is needed we will communicate the reason for this and the progress of the investigation, particularly where progress has been delayed.

We will be in touch with you to let you know the outcome of the investigation and we will work with you to explore available options for resolving your complaint. If we cannot resolve the complaint we will explain why that decision has been made and the information we used to reach that decision.

Where your complaint remains open for more than 5 business days, or in all cases if the complaint relates to a hardship application, we will provide a written response, unless you advise you don't want a written response.

Our written response will include:

- The final outcome of the complaint.
- Why that decision has been made
- The information we used to reach that decision
- Information about your right to take your complaint to the Insurance & Financial Services Ombudsman and their contact details.

The written response will be issued to you within 21 calendar days if the complaint relates to hardship, a repayment postponement or a default notice or 30 calendar days for any other complaint. If we need more time or information to conduct our investigation we will get in contact with you.

We will use 'plain English' language whenever we communicate with you.

If you're unhappy with our response

If you're not satisfied with our response you can contact the Insurance & Financial Services Ombudsman (IFSO). IFSO is external to RAM Trucks Finance and provides a free and independent service to resolve complaints by consumers and small businesses about financial firms.

Insurance & Financial Services Ombudsman (IFSO):

Phone: 0800 888 202

Email: info@ifso.nz

Online: www.ifso.nz

Mail: Insurance & Financial Services Ombudsman Scheme
PO BOX 10-845
Wellington 6143
New Zealand