

Complaints and Dispute Resolution Process

Financial Advice Provider (FAP): ACNL LIMITED T/A TOP MORTGAGE

At Top Mortgage, we are committed to providing you with excellent service throughout your journey in finding your next property. Customer service excellence is of paramount importance to us.

If you feel we have not delivered a satisfactory service – whether regarding our adviser’s service, explanations, product outcomes, or our compliance with our disclosure statement or the Nature and Scope of Our Advice – we want to hear from you.

We believe mistakes are valuable learning opportunities to improve our service standards.

Step 1: Contact Us Directly

We prefer that you first contact your adviser directly to raise your concern.

If you do not feel comfortable doing that, or if you believe the complaint will not be resolved by your adviser, please contact our Managing Director:

Email: annie@topm.co.nz

Phone: 021 341 213

Post: 4/12 Amara Place, Huntington Park, Auckland

What to include: Please set out the nature of your complaint and the resolution you are seeking.

Step 2: Acknowledgment

We will acknowledge receipt of your complaint within 24 hours, and No later than 7 working days of receiving it. We will then record your complaint in our Complaints Register and investigate your complaint. We may want to meet with you to better understand your issues.

Step 3: Investigation

We will investigate your complaint and provide you with a written response within 7 working days of receiving your complaint.

If we need more time to investigate, we will let you know and provide a revised timeframe.

We may wish to meet with you to better understand the issues.

Step 4: Involvement of Our Aggregator (NZFSG)

If necessary, your complaint may be referred to NZ Financial Services Group Limited (NZFSG) , our aggregator, for further investigation. We will keep you informed of the process with regular updates.

Important: Any referral to NZFSG does not extend the timeframe above without your agreement, and does not remove or delay your right to take your complaint to the external dispute resolution scheme.

Step 5: External Dispute Resolution (Free and Independent)

If you are not satisfied with our final response, or if we have not resolved your complaint within a reasonable time, you may refer your complaint to the Insurance and Financial Services Ombudsman (IFSO) Scheme.

Top Mortgage is a member of the IFSO Scheme. This is an approved independent dispute resolution scheme that handles complaints in the financial services industry, including complaints about financial advisers.

Insurance and Financial Services Ombudsman Scheme (IFSO)

Website: www.ifso.nz

Phone: 0800 888 202

Email: info@ifso.nz

Post: PO Box 10-845, Wellington 6143

The IFSO Scheme can investigate complaints, make recommendations, and issue decisions. If you accept the outcome, it is binding on us. You are not required to accept the outcome if you disagree with it.

Your rights are protected: Making a complaint – whether to us or to the IFSO Scheme – will not disadvantage you or affect our obligation to treat you fairly.

Your Rights Under FMA Regulations

As a client of a Financial Advice Provider (FAP), you have the right to:

Have your complaint handled fairly, efficiently, and transparently;

Access a free, independent dispute resolution scheme**;

Not be disadvantaged for making a complaint.

You can view a detailed flowchart of our complaint process here:

