Our tightly knit team at Top Mortgage is endeavored to provide you with the best mortgage service along your journey in finding your next property, and customer service excellence is absolute of paramount importance to us.

If you do not feel we have delivered a satisfactory service to you, please inform us and we will look into it right away, because we believe mistakes are valuable learning opportunities for us to perfect our service standard.

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 directly to express your concern. However, if you do not feel comfortable in doing this, or believe the complaint will not be resolved, you can contact our compliance offer by email: info@topm.co.nz, by telephone on 09 9490099, by email on info@topm.co.nz or by writing to Top Mortgage, Unit D, 12 Amera Place, Huntington Park, Auckland

Please set out the nature of your complaint, and the resolution you are seeking. We aim to acknowledge receipt of this within 24 hours and no later than 7 working days pf receipt. 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.

We will then investigate your complaint and provide a response to you within 7 working days of receiving your complaint. If we need more time to investigate your complaint, we'll let you know. Your complaint may be referred to NZSFG, our aggregator, for further investigation, and we will keep you informed on the process with regular updates.

If you are unable to resolve your complaint with us directly, you may refer it to Insurance and Financial Services Ombudsman of which Top Mortgage is a member of. IFSO is an approved independent dispute resolution scheme that handles complaints in the financial services industry, including financial advisers. Their service is FREE to customers.

You can see a detailed flow chart on our complaint process by click the link below:

