



FRANK RISK MANAGEMENT INTERNAL COMPLAINTS PROCEDURE

Frank Risk Management is committed to providing you with excellent service and support. If you have a complaint, we will do everything possible to resolve the matter in a prompt and professional manner. The following procedure is designed to assist you if you have a complaint with the services provided by Frank Risk Management. Your respective insurer has its own complaints procedure which we can assist you with, if required.

Steps to follow if you have a complaint regarding the services provided by Frank Risk Management:

1. Talk with us

If we have made a mistake, we will resolve the problem. If there is a misunderstanding, we will clarify the situation. Our contact details are [here](#). Please always feel free to contact us by phone, email or in person.

2. Talk to the Frank Risk Management General Manager

If you wish to take the matter further, please contact the Frank Risk Management Manager in writing who will personally investigate your complaint and return to you with their findings. Direct any of your enquiries (either by phone, email, or in person) to 'The Manager'.

3. External Procedure: Contact Office of Financial Services Complaints Limited

If we cannot agree on how to fix the issue, or you decide not to use the internal complaints procedure you can contact the Financial Services Complaints Limited (FSCL). This service will cost you nothing and will help to resolve any disagreements.

Contact details for FSCL are P O Box 5967, Wellington, 6145 or telephone 0800 347 257 or website <http://www.fscl.org.nz/>

Frank Risk Management is regulated by the Financial Markets Authority, established by the Government to regulate capital markets and financial services in New Zealand. Frank Risk Management has three companies registered as Financial Service Providers being:

1. Frank Risk Management Limited (FSP Number FSP28481);
2. Frank Risk Management (Hauraki) Limited (FSP Number FSP 530566);
3. Frank Risk Management (Wellington) Limited (FSP Number 707171).