

JenBro policy

Complaints Policy.

How we handle a complaint, who handles it, and how long it takes.

We want every client to be happy with our service. When something goes wrong, we want to hear about it and put it right quickly and fairly.

01 Why this policy matters

We are committed to providing the highest quality service to our clients. From time to time, though, a client may be unhappy with the experience they have received. Our FAP licence requires us to have a fair, timely and transparent process for resolving client complaints about our financial advice services. Managing complaints well is fundamental to good client outcomes. This policy sets out our approach.

02 What is a complaint?

A complaint is an expression of dissatisfaction made to us, or to a person engaged by us, about our financial advice service or about how we handle complaints, where a response or resolution is expected, whether that's said or implied. A complaint can also arise when we fail to provide a service or give advice.

03 How to tell us

You can tell us about a complaint any way you like: by phone, in person, or by writing to us and setting out what's gone wrong.

04 How your complaint is handled

The person you complain to will first consider your complaint and try to resolve it with you. Normally this is the person you were dealing with. If it can't be resolved at this first contact, they will escalate it to their manager within five working days of you telling us. The manager will then contact you and try again to resolve it. Please give them all the relevant information. If the manager can't resolve it to your satisfaction, they will refer you to our external dispute resolution scheme.

1	Tell us Raise your complaint with us, any way you like.	
2	We acknowledge it We confirm we have it and explain our process.	Within 5 working days
3	We look into it The person you dealt with tries to put it right.	
4	We escalate it Not resolved? It goes to their manager.	Within 5 working days
5	The manager decides They contact you, look into it and reach a decision.	Within a further 10 working days
6	Still not right? You can take your complaint to FDRS, our free, independent dispute resolution scheme.	After 30 working days

Timeframes are in working days from when you first tell us about your complaint, unless shown as “further”.

05 Our policy

We do this

- ✓ We deal with complaints in a fair, timely and transparent way.
- ✓ We encourage complaints in writing, by letter or email, and keep records of the complaint, what we do about it and when.
- ✓ We acknowledge every complaint within **five working days**, and explain our internal process and our dispute resolution scheme.
- ✓ We record every complaint in our Complaints Register.
- ✓ We give each complaint to the right person in our brokerage.
- ✓ We keep you informed of progress.
- ✓ If we take no action on a complaint, we record why.
- ✓ If a complaint can't be resolved, we tell you how to take it to our dispute resolution scheme.

We don't do this

- ✗ Treat complaints as trivial or unimportant.
- ✗ Keep them to ourselves instead of telling the right people, inside or outside the business.
- ✗ Discourage you from going to our dispute resolution scheme, if that's the right course for you.
- ✗ Delay or drag out resolving a complaint.
- ✗ Act in an impersonal or legalistic way.

06 If you'd rather not raise it with your adviser

RATHER NOT TALK TO YOUR ADVISER?

Call Andy directly

If you don't feel comfortable raising your concern with the person you dealt with, perhaps because it's their conduct that's in question, contact our complaints manager. He will deal with you directly, investigate and work to resolve your complaint.

Andy Jensen, complaints manager

027 3000 324 · andy@jenbro.co.nz



07 Our external dispute resolution scheme

If we can't resolve your complaint to your satisfaction within 30 working days, you can contact the Financial Dispute Resolution Service (FDRS). It is a free, independent service that can help investigate or resolve your complaint.

Address	Level 4, 142 Lambton Quay, Wellington 6011
Phone	0508 337 337
Email	enquiries@fdrs.org.nz
Website	fdrs.org.nz

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