



CRAIGS[®]
INVESTMENT PARTNERS

How we handle a complaint

A complaint doesn't need to be in writing before we can deal with it. However, detailing a complaint in writing helps us to identify the issue and any circumstances surrounding the complaint that might otherwise be lost.

A complaint means any expression of dissatisfaction made to CIP, a subsidiary of CIP or an authorised body of CIP relating to a product or service provided by CIP where a response or resolution is explicitly or implicitly expected.

Craigs Investment Partners (CIP) will:

1. Acknowledge receipt of the complaint within 2 business days of receipt of the complaint.
2. Ensure that the complaint receives proper consideration.
3. Act in good faith and fairness in dealing with the complaint.
4. Obtain all relevant information to investigate the complaint.
5. Communicate the determination and any remedies within 20 business days after receipt of the complaint by CIP. CIP recognise that due to exceptional circumstances some complaints may require longer to resolve.

Where a complaint cannot be resolved to your satisfaction, you may have the right to pursue the complaint with the External Disputes Resolution Scheme (EDRS):

- Financial Services Complaints Ltd – (FSCL) - A Financial Ombudsman Service for New Zealand*, Australian Financial Complaints Authority (AFCA) for Australia;

and/or with one of our regulators:

- Financial Markets Authority (FMA)
- NZ RegCo.
- Australian Securities and Investment Commission (ASIC).

* FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

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