

# Southern Cross financial advice service complaints and dispute resolution process

The complaints process below describes how Southern Cross Medical Care Society (“Southern Cross”) addresses complaints about our financial advice service.

By ‘complaints’ we mean any expression of dissatisfaction relating to financial advice given by or on behalf of Southern Cross that you would expect to be responded to or resolved – either implicitly by making a complaint or by expressly requesting a response.

Complaints about the financial advice service provided by or on behalf of Southern Cross can be raised directly with any of our nominated representatives, or by:

- calling us on 0800 800 181
- using our [online complaints form](#)
- writing to us at: Complaints at Southern Cross, Southern Cross Health Society, Private Bag 99934, Newmarket, Auckland 1149.

We’ll acknowledge receipt of your complaint within two working days of the date we receive it (or if it is not practicable to do so, as soon as practicable after that time). We’ll aim to resolve your concerns in a timely manner and we’ll keep you informed of our progress.

So that we can best address your complaint, we may refer it to different teams within Southern Cross. We’ll respond to you with the outcome of our investigation in a timely, fair and transparent way.

If you’re unhappy with our response, you can request that your complaint be reviewed by the Chief Operating Officer of Southern Cross. The Chief Operating Officer will review and make a final determination regarding your complaint, which will be communicated to you as soon as possible.

## Disputes resolution scheme

We belong to the Insurance & Financial Services Ombudsman’s approved dispute resolution scheme (IFSO). The IFSO Scheme is a free and independent dispute resolution service available to consumers that may help investigate or resolve complaints if they’re not resolved through our internal complaints process.

If your complaint has been fully investigated by us, we have issued you with a letter of deadlock and you’re still not satisfied with the outcome, you can refer your complaint to IFSO for review.

You can contact the IFSO Scheme on 0800 888 202, email at [info@ifso.nz](mailto:info@ifso.nz) or at [www.ifso.nz](http://www.ifso.nz).

Alternatively, you can write to: Insurance & Financial Services Ombudsman, PO BOX 10 845, Wellington 6143.