

Dairy Industry Superannuation Scheme

Guide to our complaints process

The Trustee is committed to ensuring that your membership of the Scheme is a positive and trouble-free experience. However, if you do have a problem, please tell us so we can investigate the complaint, answer your questions and do all we can to resolve the situation.

Who can make a complaint?

To lodge a complaint, you need to be:

- a member of the Scheme; or
- the widow, widower or surviving dependant of a pensioner.

What sort of complaints are covered?

Your complaint can relate to a problem about aspects of the Scheme or the service you have received.

Who do I complain to?

If you have a complaint, you must first contact the Secretary to the Trustee and Complaints Officer, Philippa Kalasih. Philippa's contact details are:

Philippa Kalasih
Secretary to the Trustee of the Dairy Industry Superannuation Scheme
C/- Mercer
PO Box 2897
Wellington 6140

Phone: 04 819 2641

E-mail: philippa.kalasih@mercerc.com

Your complaint will generally be acknowledged within five working days of its receipt. If you don't receive an acknowledgement, call or email Philippa as above.

What do I need to do?

You can tell us about your concerns by telephone, email, fax or letter. We would prefer the complaint to be made in writing to avoid any misunderstanding or misinterpretation at our end.

Before you make a complaint, gather together all the supporting information, think about the questions you have and decide what you think would be a reasonable response.

So that your concerns can be addressed promptly, please include:

- your full name
- your address
- your date of birth
- your membership number.

If you are the widow, widower or a surviving dependant of a pensioner, you need to give your full name, address and date of birth together with the pensioner's full name, address, date of birth and details of your relationship to the pensioner.

How will I be notified of a decision?

Following the Complaints Officer's acknowledgement of receipt, you will need to allow time for sufficient investigation to be conducted into your complaint.

The Complaints Officer will seek to inform you of the decision in writing within two months of receiving your complaint. In the event of any delays, you will be told when you can expect the decision.

What will the decision say?

The Trustee's decision will be provided in writing. It will refer to any legislation and any provisions in the Scheme's Trust Deed relied upon to reach the decision. The decision will be sent to you at the address you provided when you lodged your complaint.

What are my options if I am unhappy with the Trustee's decision?

If you have made a complaint to us following the process described above and:

- the Trustee has not proposed a solution within two months of the date your complaint was received; or
- the Trustee informs you that 'deadlock' has been reached, i.e. a final decision cannot be reached within two months; or
- the Trustee has made a final decision about your complaint within two months of the date your complaint was received but you do not accept the Trustee's decision,

you can refer your complaint to Financial Services Complaints Limited (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of consumer Affairs under the Financial Services Providers (Registration and Disputes resolution) Act 2008. FSCL's service is free of charge to you.

How do I make a complaint to FSCL?

To make a complaint to FSCL, complete and return the FSCL Complaint Form available from www.fscl.org.nz or by calling 0800 347 257.

FSCL can be contacted at:

PO Box 5967
Lambton Quay
Wellington 6145

Do I have to make my complaint within a set timeframe?

FSCL can only deal with your complaint if you lodge it within six years of the date you should reasonably have known all the relevant facts.

FSCL can only deal with a complaint after you have first made that complaint to us. If we do not make a final decision within two months of receiving your complaint then you can complain to FSCL. If you disagree with our decision then you can also complain to FSCL.

Please note that if we have made a final decision about your complaint within two months of the date your complaint was received and we also issue you with a deadline notice then you cannot make a complaint to FSCL more than three months after the date on which you receive our final decision in writing together with the deadline notice (unless FSCL extends the deadline period).

Tim McGuinness
Trustee Chairman
Dairy Industry Superannuation Scheme