

## Complaints Handling Process

At Aarakshaa we are committed to ensuring great customer outcomes. We recognize that we might not always get things right and believe it should be easy for clients to share their concerns and complaints with us. This gives us the valuable feedback we need to continually improve client outcomes.

A complaint is an expression of dissatisfaction communicated by:

- A customer who has received financial advice from us;
- About a product, advice or service that they obtained through us; and
- There is a request to remedy the situation.

Having a Complaints Process is beneficial for financial advice providers. Some of the benefits include:

- Enabling a quick resolution
- Promoting good decision making
- Fostering good relations with our clients

People with a concern about the service provided by us might be feeling angry or frustrated, find it difficult to explain the problem, or just not feel comfortable raising their concerns. Having an effective complaints process means there is somewhere for people to go.

If you are not satisfied with the service you received from Aarakshaa you can make a complaint through the following methods:

- By contacting me directly via 0800 743 426 or 022 1991 901
- By sending an email to Shehan Saparamadu on [shehan@aarakshaa.nz](mailto:shehan@aarakshaa.nz) or [ayubowan@aarakshaa.nz](mailto:ayubowan@aarakshaa.nz)

In Aarakshaa, we maintain a complaint register where all complaints to be recorded and will be followed accordingly. Once we receive a complaint, we follow an internal procedure to ensure we address the issue. Our process will:

- Inform you how we will address the complaint
- Gather any information that will help us resolve the complaint
- Aim to resolve the complaint within 7-14 working days
- If we cannot resolve the complaint within this timeframe, we will update you regarding next steps

If you are unable to resolve your complaint with Aarakshaa, you may refer it to Financial Services Complaints Ltd (FSCL) - A Financial Ombudsman Service of which Aarakshaa is a member. Financial Services Complaints Limited is an approved, independent not-for-profit dispute resolution service. They are free to consumers and resolve complaints about financial service providers. Further information about FSCL is available from [www.fscl.org.nz](http://www.fscl.org.nz). You may contact FSCL directly on 0800 347 257.