



# **A Guide to Resolving Complaints**

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## Privacy

Your privacy is important to us. We are committed to ensuring that all our business dealings comply with the Privacy Act 2013, and acknowledge the importance of keeping individuals' personal details confidential and secure. Our privacy policy may be accessed at [www.elantis.com.au](http://www.elantis.com.au)

## How we will assist you

Elantis Premium Funding has a complaints and disputes resolution process in place, which is available to anyone who has a complaint against Elantis Premium Funding, our employees, agent representatives or service providers. This service is available nationally with all matters treated in confidence. If you have any questions concerning the complaints and disputes process, please contact our NZ Manager on 09 308 1286

## Our promise to you

All complaints and disputes will be handled in a fair, transparent and timely manner. As soon as you contact us, we will answer any questions you have and try to resolve the matter immediately or we may refer it to an appropriately authorised Manager, who will acknowledge your complaint within five (5) business days. If your complaint remains unresolved, you can request a review by the NZ Manager who has the authority to deal with your dispute, examine the issue and advise you of his or her final decision within fifteen (15) working days from the date of your request.

We will keep you informed on how we handle your dispute, and provide you with reasons for our decisions.

If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

In special circumstances, or where a matter is being or has been investigated, we may decline to release information, but we will not do so unreasonably. If your complaint is in connection with our refusal to release any document or detail from our files to you or any other party, then we will provide our reasons for that refusal in writing. If you are unhappy with our decision the matter can be referred to the NZ Manager for review.

If the NZ Manager is unable to resolve your dispute satisfactorily, we will inform you that you may refer your dispute to the Insurance and Savings Ombudsman ('ISO'). You also have the right to take a dispute to ISO' where we have taken longer than forty five days to resolve your complaint or dispute. The ISO is an independent external dispute resolution body approved by under the Financial Service Providers (Registration and Dispute Resolution) Act 2008 which determines disputes at no charge to you. The ISO has the authority to deal with certain financial services disputes within its Terms of Reference and its determinations bind us but not you. You must make your complaint to ISO within two (2) months of our final response and may do so by contacting the ISO:

PO Box 10-845 Wellington

6143 NEW ZEALAND

Telephone: 0800 888 202

Email:

PO Box 10-845 Wellington 6143 NEW ZEALAND

Telephone: 0800 888 202

Website: [www.iombudsman.org.nz](http://www.iombudsman.org.nz)

Email: [info@iombudsman.org.nz](mailto:info@iombudsman.org.nz)

Website: [www.iombudsman.org.nz](http://www.iombudsman.org.nz)

**1800 451 111**

**[elantis.com.au](http://elantis.com.au)**

For further information on resolving a complaint  
you can contact us on. Our office hours are  
8.30am to 5.00pm weekdays.

Elantis Premium Funding is a trading name of Elantis  
Premium Funding Pty Ltd ABN 20 002 543 606

