

## What can FDRS help with?

FDRS will help resolve disputes about any unfair practices or breaches of code of conduct or contract, statutory obligation or any other legal obligation in your dealings with an FSP.

The FSP must be a member of FDRS for us to consider your complaint.

The maximum compensation we are able to award is \$200,000.

Our dispute resolution process doesn't cover:

- the performance of financial investments
- fees or general policies and practices (unless there is a dispute about how these have been applied)
- disputes that haven't gone through the FSP's own complaint process yet
- disputes that have been heard or settled in court

If you're not sure whether your complaint is covered by FDRS, call us on **0508 337 337**

The FDRS service can be used by individuals and small-to-medium businesses (those with fewer than 20 full-time employees or the equivalent).



FDRS is available for consumers and small businesses. Complaints can be made by phone, online at [www.fdrs.org.nz](http://www.fdrs.org.nz) or complaint forms can be downloaded and completed by hand.

The organisation being complained about must be a member of FDRS.

Make your complaint to FDRS in the first instance. We will discuss the issue with you and guide you in making a formal complaint to your provider who must be given an opportunity to resolve the issue before FDRS can formally manage a resolution in its dispute process.

FDRS is owned and operated by FairWay Resolution Limited. For more information about FairWay, see [www.fairwayresolution.com](http://www.fairwayresolution.com)



# Financial Dispute Resolution Service

## How to contact us



0508 337 337



[enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)



[www.fdrs.org.nz](http://www.fdrs.org.nz)



# What is Financial Dispute Resolution Service?

Financial Dispute Resolution Service (FDRS) is an independent service you can use if you have a complaint about your financial service provider (FSP).

We are here to make it easier for consumers and financial organisations to resolve their disputes and move forward.

All FSPs are required by law to register with a dispute resolution service. FDRS is one of these services.

You can find out whether your FSP is registered with FDRS by checking the complete list of scheme members on our website: [www.fdrs.org.nz](http://www.fdrs.org.nz)

# How do I make a complaint?

If you have an unresolved issue with your financial service provider, we encourage you to call FDRS on Freephone **0508 337 337**

If the FSP is registered with us, we will discuss the issue with you and guide you to make a formal complaint to your FSP.

Your FSP must be given the opportunity to resolve your issue first. If they cannot resolve your complaint, you can seek a resolution with FDRS.

We will work with you and the FSP to try to reach an agreement to settle the matter as quickly as possible.

If no agreement can be reached, we will recommend a settlement or if necessary, come to a final decision which is binding on the FSP if you agree with it. If you are unhappy with the decision, you can still take your complaint to another tribunal, such as a court.

The complaints and dispute resolution service is free to consumers.

For full details of the Scheme Rules and a full description of the jurisdiction and process of making a complaint, go to [www.fdrs.org.nz](http://www.fdrs.org.nz)



0508 337 337



[enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)



[www.fdrs.org.nz](http://www.fdrs.org.nz)

# How does it work?

