

This disclosure provides important information about what you can do if you have any concerns with our products or services.

Complaints and dispute resolution procedures

Customer satisfaction is important to us, so if something isn't right, let us know and we'll do our best to sort it out. Our complaints process is designed to address your concerns. Our complaints process and the Banking Ombudsman Scheme are available to all our customers, including covenantors and guarantors, free of charge.

You can let us know about your concerns in a number of ways:

- In person, at your local branch.
- Call us on 0800 872 226.
- Send a secure message via our website – tsb.co.nz/contact/feedback/complaint.
- Send a letter to the following address: Complaints, TSB Service Centre, PO Box 240, New Plymouth 4340, New Zealand.

TSB has a 3-stage internal complaints resolution process

We are committed to responding to your complaint in a fair, timely and transparent manner. When we receive your complaint someone from TSB will acknowledge your complaint within one working day and then work with you to try to resolve your complaint.

Stage 1 – Early Resolution

When you contact us in one of the ways set out above, we will acknowledge we have received your complaint, forward your complaint to the appropriate TSB team member to address (which may include the person you have been dealing with at TSB), and will then keep you updated via your preferred contact method (phone, email, or mail).

If you do not wish to discuss your complaint with the person you have been dealing with, TSB will pass on your complaint to another team member who will work with you to try to resolve your complaint.

Stage 2 – Complaints Team review

If your complaint is not resolved at stage 1, you are able to request that this be reviewed by our Complaints team. This is an independent team who will gather information and talk with you to understand what went wrong. They'll make sure they have all the relevant information, to help them work with you to try to resolve your complaint.

Our Complaints team will try to come to an agreed resolution within ten business days, keeping you updated, and we will let you know the outcome of their investigation via phone, email, or mail.

Stage 3 – Senior Leader review

If your complaint is not resolved at stage 2, a senior leader will undertake a further investigation of your complaint. The senior leader will provide you with a formal decision setting out why they came to that decision as the final stage in our internal complaints process.

You can also contact the Banking Ombudsman

TSB is a member of the Banking Ombudsman Scheme, an approved dispute resolution scheme. Our customers can access the Banking Ombudsman Scheme at any time.

The Banking Ombudsman is usually open 8.30am to 5pm Monday to Friday and provides a free and independent dispute resolution service that may help investigate or resolve your complaint if it is not resolved to your satisfaction using TSB's internal complaints process.

The Banking Ombudsman can consider most complaints. Visit bankomb.org.nz for more information.

How to contact the Banking Ombudsman

You can contact the Banking Ombudsman Scheme in several ways:

- From their website, bankomb.org.nz.
- Email help@bankomb.org.nz.
- Call 0800 805 950 or +64 4 915 0400 (from overseas).
- Send a letter to: The Banking Ombudsman, Freepost 218002, PO Box 25327, Wellington 6140, New Zealand.
- Via Facebook on <http://www.facebook.com/bankombnz>.