

Westpac New Zealand Staff Superannuation Scheme

Guide for members and other users of the complaints procedure

If you have cause to complain about any aspect of the service you have received under the Westpac New Zealand Staff Superannuation Scheme, please let us know.

Am I entitled to use the procedure?

You may use the procedure if you are:

- a member of the Scheme; or
- an employee who will be eligible to join the Scheme in future (a prospective member);
- the widow, widower or dependant of a deceased member receiving a pension (for former defined benefit section members).

What can be complained about?

The Trustee has the responsibility for the running of the Scheme and your complaint must concern a matter for which the Trustee is responsible.

Who do I complain to?

You must raise any complaint first with the Scheme's Complaints Officer, Kathy Brennan.

Please contact Kathy:

Kathy Brennan
Westpac New Zealand Staff Superannuation Scheme
C/- Mercer (N.Z.) Limited
15 Customs Street
PWC Tower
Auckland 1010

kathy.brennan@mercerc.com

If Kathy is not available, a colleague will assist in her place.

How do I use the procedure?

Your complaint must be made in writing (letter or e-mail) and include:

- your full name
- your address
- your date of birth
- your staff number
- full details of the matter complained of and why you are aggrieved.

If you are the widow, widower or a surviving dependant of a deceased member you must give your full name, address and date of birth together with the deceased member's full name, address, date of birth and details of your relationship to the deceased member. Again, you must provide details of the matter complained of and why you are aggrieved.

How will I be notified of a decision?

Kathy Brennan will usually acknowledge receipt of your application within five working days. If you have not received an acknowledgement you should contact Kathy on 09 928 3249 (or email kathy.brennan@mercerc.com).

Kathy Brennan will seek to inform you of the decision in writing within two months of receiving your written complaint. If a decision cannot be reached within 20 working days you will be told immediately the reasons for the delay and when you can expect the decision.

What will the decision say?

Kathy Brennan will give the Trustee's decision in writing. She will refer to any legislation, and any provisions in the Scheme's Trust Deed which were relied upon in reaching the decision and tell you what you can do if you are still not satisfied. The decision will be sent to you at the address given in your complaint notification.

If I am unhappy with the initial decision, who can I contact?

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

- the Trustee has not provided a final decision within 20 working days (or two months, if you have been advised of an extended timeframe) (**Resolution Timeframe**) of the date your complaint was received; or
- the Trustee has made a final decision about your complaint within the Resolution Timeframe but you do not accept the Trustee's decision; or
- the Trustee informs you that 'deadlock' has been reached, i.e. a final decision cannot be reached within two months.

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. The service is an approved dispute resolution service under the Financial Services Providers (Registration and Disputes resolution) Act 2008. FSCL's service is free of charge to you.

You should provide the same information as before, together with:

- a copy of the initial decision;
- a statement as to why you are not satisfied with the decision;
- a request for FSCL to consider your complaint.

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

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 the Resolution Timeframe and we also issue you with a deadline notice explaining the following deadline, 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).

FSCL can also 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 will be bound by its Terms of Reference when considering any complaint.

The Trustee can be contacted at:

PO Box 691
Wellington 6140
Grant.Hassell@westpac.co.nz
029 494 2237

FSCL can be contacted at:

PO Box 5967
Lambton Quay
Wellington 6140
info@fscl.org.nz
0800 347 257