

Westpac New Zealand Staff Superannuation Scheme

Guide for members and other users to the internal dispute resolution 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); or
- the widow, widower or dependant of a deceased member (for former defined benefit selection 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?

Please raise any complaint first with the Scheme's Complaints Officer, Philippa Kalasih. Please contact Philippa:

Philippa Kalasih
Westpac New Zealand Staff Superannuation Scheme
C/- Mercer (N.Z.) Limited
PO Box 2897
Wellington 6140
New Zealand

philippa.kalasih@mercer.com

You will normally receive an acknowledgement of receipt of your complaint within five working days.

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?

Philippa Kalasih will usually acknowledge receipt of your application within five working days. If you have not received an acknowledgement you should contact Philippa on 04 819 2641 (or email philippa.kalasih@mercerc.com).

Philippa Kalasih will usually inform you of the decision in writing within 40 days of receiving your written complaint. If a decision cannot be reached within 40 days you will be told immediately the reasons for the delay and when you can expect the decision.

What will the decision say?

Philippa Kalasih will give the decision in writing. She will refer to any legislation, and any provisions in the Scheme's Trust Deed which she 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 on your application. The decision will include information on how you may contact the Trustee to make a formal complaint.

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

After the initial decision has been advised to you, if you are still unhappy, you may either contact the Trustee or you can refer your complaint to Financial Services Complaints Limited (FSCL) which is a dispute resolution arrangement to which the Trustee belongs to.

The Trustee can be contacted at:

PO Box 691
Wellington 6140
Bruce.Kerr@westpac.co.nz
027 284 0481

FSCL can be contacted at:

PO Box 5967
Lambton Quay
Wellington 6140

info@fscl.org.nz
0800 347 257

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 the Trustee or FSCL to reconsider your application.

Bruce Kerr

Chairman

Westpac New Zealand Staff Superannuation Scheme Trustee Limited
(Trustee of the Scheme)