

New Zealand Complaints Handling Policy

Pepper Money Limited (registered as an overseas company in New Zealand under company number: 3418975) and Pepper New Zealand Limited (individually and collectively referred to as "Pepper Money") considers feedback and complaints as valuable opportunities that assist us to continually strive to improve the products and services we offer to our customers.

Pepper Money follows the fundamental principles of honesty and fairness at all times in dealing with our customers.

As a provider of consumer finance, Pepper Money's consumer lending activities are subject to the Credit Contract and Consumer Finance Act 2003, the Credit Contract and Consumer Finance Regulations 2004 and the Responsible Lending Code.

Complaints

We pride ourselves on offering our customers excellent service. However, a situation may arise where you are unsatisfied with the service you received or you have an issue that you would like us to address. In these circumstances we invite you to contact our Customer Service Team first to discuss your concerns

Pepper Money will attempt to resolve your complaint at the first point of contact through our Internal Dispute Resolution processes. If we are unable to resolve your complaint by the end of the 5th business day, your complaint will be escalated to our specialised Customer Resolutions Team. Our Customer Resolutions Team may be contacted by any of the following methods:

Online

By filling out an online form available on our website at www.peppermoney.co.nz/complaints-and-feedback

By Phone

Call 0800 945 658 to speak to one of our friendly and helpful Customer Resolutions Officers.

By Mail

Customer Resolutions Team
Pepper Money NZ
PO Box 17506
Greenlane

Dealing with Complaints

Acknowledging Complaints

We aim to acknowledge receipt of your complaint within 48 hours (or two business days) of receiving it, or as soon as practicable. We may acknowledge your complaint verbally or in writing. When working out how we will communicate with you, we will take into account the method you used to contact us and any preferences you may have expressed about communication methods.

Assessing Complaints

Your complaint will be reviewed and assessed carefully and in a timely manner upon receipt. We will explore resolution options as a matter of priority.

Providing a Response

Once our investigation has completed, we will provide you with an 'Internal Dispute Resolution (IDR) response'. An 'IDR response' is a written communication to you, informing you of:

- a) the final outcome of your complaint (either confirmation of our actions to fully resolve your complaint or reasons for rejection or partial rejection of your complaint);
- b) your right to refer the complaint to our external dispute resolution scheme if you are not satisfied with our IDR response; and
- c) the contact details for Financial Services Complaints Ltd ("FSCL"), our external dispute resolution scheme.

If we reject or partially reject the complaint, the IDR response will clearly set out the reasons for the decision.

However, please be aware that we will not provide you with an IDR response if we close the complaint by the end of the fifth business day after receipt and we have:

- a) resolved the complaint to your satisfaction; or
- b) given you an explanation and/or apology when we can take no further action to reasonably address the complaint. In this situation we will still inform you of your right to refer your complaint to our external dispute resolution scheme.

Of course, we will still provide you with an IDR response even where the complaint is closed by the end of the fifth business day if you have requested a written response.

Timeframe for an 'IDR Response'

We will generally provide you with an IDR response within 30 days after receiving the complaint. However, for some credit-related complaints it may take us longer to respond (for example, if we request further information from you in order to assess your complaint).

In all situations we will assess and respond to complaints within a reasonable period of time.

If you're not satisfied with our final decision

If you are not satisfied with our final decision or you feel that your complaint remains unresolved, you can refer the matter to FSCL, our external dispute resolution scheme. Details of the scheme are listed below:

Financial Services Complaints Ltd ('FSCL')
PO Box 5967
Wellington 6140
Email: complaints@fscl.org.nz
Phone: 0800 347 257
Website: www.fscl.org.nz

It is free to make a complaint to this independent dispute resolution scheme. This scheme can help you to resolve any disagreements you have with us.