

Complaints and disputes process

Raising a complaint with us

If you have a complaint, please email it to our independent Disputes Resolution Manager: office@businessfinance.co.nz. Please also text on 021 284 9994 to advise that your complaint has been emailed, as an added measure to ensure we can attend to it immediately.

What happens next

We will acknowledge your complaint and begin our internal investigation process.

Our Disputes Resolution Manager leads this process as they are separate from our lending operations and associated activities.

As part of the investigation, the Disputes Resolution Manager may contact you for further information. They will also:

- review all correspondence with you and anyone else representing you, that we hold on file,
- examine your lending documents and lending records,
- interview staff members involved in the activity that you are complaining about,
- seek information from any other involved external parties, such as liquidators, receivers, accountants or lawyers.

Our response to your complaint

We will respond, in writing, to your complaint within 20 working days of it being received.

If appropriate, we will email you a decision notice. This will include:

- a summary of your complaint
- the findings from the investigation
- acknowledge (if found) any fault on our part

- if there is fault on our part, any offer of settlement which has been approved by our director.
- if we are found to not be at fault, an explanation as to why we are not at fault.

Your response

We will wait five working days for your response and contact you after five days if we have not heard from you.

When there has been a settlement offer

If you accept any settlement that we offer, we will follow through with that offer within an agreed timeframe.

If you do not accept any settlement offer, we will issue a deadlock notice.

Taking your dispute further

Once we issue a deadlock notice, or if you are not happy with the outcome, you may take your dispute (if eligible) to Financial Dispute Resolution Service (FDRS).

Our membership number is FM6483.

You can call them on 0508 337 337.

Or you can make your complaint online. Use this link:

[Make a complaint » Financial Dispute Resolution Service](#)

For more information about what you can and cannot take to FDRS, see [More information » Financial Dispute Resolution Service](#).