



## **Our complaints process**

BMW Financial Services Limited is committed to providing products and services of the highest standard. If for any reason you feel we have not lived up to your expectations or you are not entirely satisfied with any aspect of our service please let us know. The information shown below provides a brief overview of how we deal with complaints, our customer complaints process and where to direct any complaints.

BMW Financial Services will investigate all complaints competently, diligently and impartially, obtaining additional information as necessary. Every complaint will be assessed fairly, consistently and promptly taking into account all relevant factors to ensure a fair outcome for you.

### **How To Complain About Your Finance Agreement.**

If you would like to make a complaint in relation to a BMW Finance Agreement, please contact us in one of the following ways and either tell us you want to make a complaint or use the word “complaint” as the subject heading if you contact us by email or post:

#### By Phone

09 573 2535 or 0508 BMW FINANCE

Our hours are:

Monday – Friday 8.30 am to 5.00 pm

#### By Email

Please email [customerservicenz@bmw.co.nz](mailto:customerservicenz@bmw.co.nz) in the first instance.

If they are unable to resolve the complaint, please email: [complaints@bmw.co.nz](mailto:complaints@bmw.co.nz)

We aim to acknowledge receipt of your complaint within 48 hours

#### By Post

Our mailing address is

BMW Financial Services New Zealand Limited  
PO Box 9510  
Newmarket  
Auckland 1150

### **What You Will Need To Provide**

To help us investigate and try to resolve your complaint, please provide us with your name and address; your agreement number, if you have one; details of how we can contact you; a clear description of your complaint; details of what you would like us to do to rectify the situation; and if appropriate, copies of any relevant supporting documentation.

### **Our Procedures**

We will do our best to resolve your complaint quickly, and will send you a Summary Resolution Letter if your complaint is resolved by the close of the third business day following receipt of your complaint; or:

- within 5 working days, provide a written acknowledgement of your complaint and give you the details of who is handling the case and how to contact them,
- keep you updated on the progress of your complaint, and
- within 8 weeks of receiving your complaint, we will either:
  - write to you with our final response and the reasons for providing this response, or
  - explain why we are not in a position to give you a final response and let you know when we expect to be able to provide it, and
  - in each case provide you with the contact details for the Financial Ombudsman Service.

### **If You Are Not Satisfied With Our Response**

If you're not satisfied with the response you receive from BMW Financial Services, or if we're unable to resolve the matter, either party may refer the dispute to Financial Services Complaints Limited. Contact details of the dispute resolution scheme are: Phone 0800 347 257, Website [www.fscl.org.nz](http://www.fscl.org.nz), Business Address PO Box 5967, Wellington 6145.



### **How To Complain About Your Insurance**

Provident Insurance should be contacted directly for all insurance complaints. Details are:  
Attention: Internal Complaints Handling Service

Provident Insurance Corporation Limited  
PO Box 33 743  
Takapuna  
Auckland 0740  
Email: [info@providentinsurance.co.nz](mailto:info@providentinsurance.co.nz)



## 我们的投诉流程

### Our Complaints Process translation

宝马金融服务有限公司致力于提供最高标准的产品和服务。如果由于任何原因，我们的服务未能达到您的期望，或者您对我们服务的任何方面不完全满意，请告知我们。以下信息提供了一份简要的概述，涉及我们如何处理投诉、我们的消费者投诉流程和去哪里提出投诉。

宝马金融服务会尽职尽责地秉公调查所有投诉，必要时获取额外信息。我们虑及所有相关因素，每项投诉都能得到公正、持续、迅速的评估，以保证您得到公平的处理结果。

### 如何提出关于融资协议的投诉。

如果您想提出涉及《宝马融资协议》的投诉，请按照以下方式之一联系我们，告诉我们您想提出投诉，或者在通过电子邮件或邮政联系的情况下，在主题处写上“投诉”字样：

#### 拨打电话

09 573 2535 或 0508 BMW FINANCE

我们的工作时间是：

周一至周五，早上 8.30 至下午 5.00

#### 发送电邮

请首先发送邮件至 [customerservicenz@bmw.co.nz](mailto:customerservicenz@bmw.co.nz)。

如果工作人员不能解决投诉，请发送至 [complaints@bmw.co.nz](mailto:complaints@bmw.co.nz)。

我们尽力在 48 小时内确认收到您的投诉。

#### 发送邮件

我们的通信地址是：

宝马金融服务（新西兰）有限公司  
PO Box 9510  
Newmarket  
Auckland 1150

## 您需要的信息

为了帮助我们调查和尽力解决您的投诉，请向我们提供您的姓名和地址；如有合同，您的合同号；我们如何联系您的详细信息；投诉内容的清楚描述；你觉得我们应该怎么纠正这一情况的细节信息；如果合适的话，任何支持文件的副本。

## 我们的流程

我们会尽快解决您的投诉，如果在收到您的投诉三个工作日之内投诉得到解决，我们会给您发送问题解决简述信；或者

- 在 5 个工作日之内，提供一份书面的投诉接收确认函，并向您提供能够处理该情况的人士的身份和联系方式，
- 在您投诉的过程中随时向您更新信息，以及
- 在收到您的投诉 8 周之内，采取如下两种行动之一：
  - 给您写一份最终答复书，并告知如此答复的原因，或者
  - 解释我们为什么不能给您一个最终答复，并让您知晓我们预计能够答复的时间，以及
  - 在两种情况下都向您提供金融监察员部的联系方式。

### 如果您对我们的答复不满意

如果您对宝马金融服务的答复不满意，或者我们不能解决问题，任何一方可将争议提交金融服务投诉有限公司。争议解决机制的联系方式：电话为 0800 347 257，网址为 [www.fscl.org.nz](http://www.fscl.org.nz)，邮政地址为 PO Box 5967, Wellington 6145。



## 如何提出保险投诉

所有保险方面的投诉应直接联系 **Provident Insurance**。联系方式为：  
指定收信： 内部投诉处理部

Provident Insurance Corporation Limited  
PO Box 33 743  
Takapuna  
Auckland 0740  
电邮： [info@providentinsurance.co.nz](mailto:info@providentinsurance.co.nz)