



WE'RE HERE TO HELP

How to make a complaint with BMW Financial Services New Zealand Limited (**BMW Financial Services**).

BMW Financial Services is committed to providing products and services of the highest standard. If you'd like to provide general feedback, please email our Customer Service Team at CustomerServiceNZ@bmw.co.nz.

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 below provides a brief overview of how we deal with complaints, our customer complaints process and where to direct your complaint.

STEP 1: LET US KNOW

Allow our experienced Customer Service officers the opportunity to assist and resolve any concerns you may have. Please refer to the below contact details and select the one most relevant to you. Our teams are available to take your call between 8:30-5:30PM Monday to Friday.

Customer Service team:

Phone: 09 573 2535 or 0800 639 269 (select option 2)

Email: CustomerServiceNZ@bmw.co.nz

STEP 2: ESCALATE YOUR COMPLAINT

If you remain unsatisfied, please contact our Complaints Team:

Phone: 09 573 2535 or 0800 639 269 (select option 2)

Email: Complaints@bmw.co.nz

Mail: Complaints Officer, BMW Financial Services
PO Box 9510 Newmarket Auckland 1150

What you will need to provide:

To assist us in our investigation and to address your complaint, please provide us with the following information:

- Your Application and/or Contract Number
- Your name and address
- Details of how we can contact you and your preferred means of contact
- A clear description of your complaint and the resolution you are seeking and;
- Copies of any relevant supporting documentation.

BMW Financial Services will endeavour to:

- 1) Acknowledge your complaint within 2 business days or as soon as reasonably practicable in order to start working with you towards a resolution.
- 2) Where financial hardship concerns are involved, provide you with a final response within 20 business days of receiving the complaint and all relevant information. Our response time will depend upon the complexity of your case, whether all relevant information has been provided, your own response times and so on. For complaints concerning matters other than financial hardship, our response will be within 20 business days.
- 3) Investigate all complaints in good faith, diligently and impartially, obtaining additional information from you as necessary.
- 4) Address each complaint genuinely, efficiently and effectively, taking into account all relevant factors to ensure a fair and reasonable outcome for you, the consumer.
- 5) After we've reached a resolution, we will confirm in writing our Final Response.

STEP 3: SEEK AN INDEPENDENT REVIEW

If you are dissatisfied with our final response you have the right to raise your complaint with our external dispute resolutions scheme, Financial Services Complaints Limited (**FSCL**) – A Financial Ombudsman Service, who will conduct their own independent review and are free to consumers.

FSCL can be contacted as follows:

Phone: 0800 347 257 or 04 472 3725

Email: complaints@fscl.org.nz or info@fscl.org.nz

Website: www.fscl.org.nz

Post: PO Box 5967 Wellington 6140

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

Mail: PO Box 33 743 Takapuna Auckland 0740

Phone: 0800 676 864

Email: info@providentinsurance.co.nz