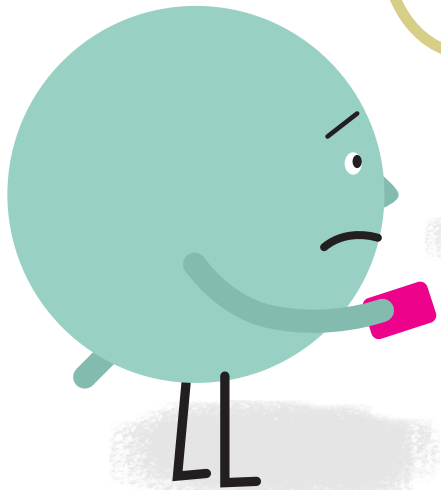
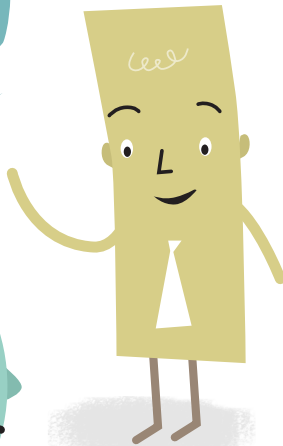


Banking problems?

We're here to help



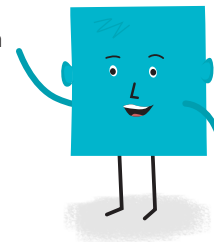
Who we are

At the Banking Ombudsman Scheme, we help fix your banking problems. We're free – and we're independent. That means we don't take your side or the bank's side.

We want to hear from you if you have a problem with your bank or would like independent advice.

All of the main banks are members of our scheme, along with their subsidiary or related companies. So are several credit unions and building societies.

Check whether your bank is one of our members at www.bankomb.org.nz or call us on **0800 805 950**.



What we can do

We can help sort out complaints about all types of banking and financial services, including: online and mobile banking; insurance; lending; payments; savings and investments; superannuation; foreign exchange; credit, debit, prepaid and travel cards; and cheques.

We look at what's fair in the circumstances. We also consider the law, codes and good industry practice.

We can recommend compensation of up to \$500,000 for direct financial loss, and up to \$10,000 for inconvenience, stress or disruption to financial planning. We also tell banks what we've learned from cases so other customers avoid the same problems.

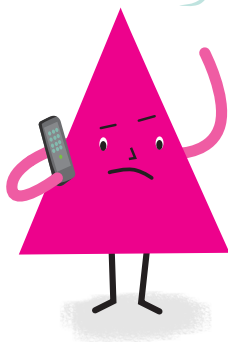


What we can't look into

We can't investigate:

- questions of commercial judgement
- the level of fees or charges
- something that happened too long ago
(except in limited cases)
- complaints involving claims of direct financial loss above \$500,000 (you can agree to limit your claim to \$500,000)
- complaints you've already reached an agreement about with your bank.

Our rules, or terms of reference have more information on what we can and can't look at. Give us a call on 0800 805 950 or visit www.bankomb.org.nz for more information.



How we help

We take complaints seriously, but we also try to keep things informal as we look into your problem. We solve most enquiries within a few days, either by passing on information, clarifying some point about banking, or talking to the bank. If it's not that simple, here's what happens:



1

You make a complaint

We listen to your side of the story.

2

We look into it

We talk to the bank and others and gather more information.

3

We report back to you

We try to come up with an outcome agreeable to both you and the bank. If not, we make a decision.

If we propose a solution and you choose to accept it, the bank must go along with the decision. If we don't uphold your complaint, we'll tell you why.

Help with a complaint

We can help you make a complaint if you have a disability or speak another language. Call us on 0800 805 950 or visit www.bankomb.org.nz for information in Māori, Chinese (Simplified & Traditional), Hindi, Korean, Punjabi, Samoan, Sign language and Tongan.



How to contact us

Freephone 0800 805 950

Web www.bankomb.org.nz

Phone 04 915 0400

Email help@bankomb.org.nz

Post

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