

Dispute Resolution and Unforeseen Hardship

COMPLAINTS

If you have a problem, concern or complaint about any part of our service please contact the Managing Director.

The Managing Director
Grant Donoghue

PO Box 31764
Milford, Auckland 0741

09 480 2500
grant@corefinance.co.nz

We have an internal complaints process designed to efficiently handle any concerns you may have. If you have a complaint we will:

1. Acknowledge your complaint within five working days
2. In most cases investigate and resolve your complaint within two weeks. If this is not possible, we will advise you of progress within 10 working days.
3. We will tell you within 20 working days if we are unable to resolve your complaint

If we cannot reach an agreement on your complaint, or you are not satisfied with our decision you may refer your complaint to an independent dispute resolution scheme by contacting.

Financial Disputes Resolution

Free Phone 0508 337 337
Free Post 231075

PO Box 5730
Wellington 61445
enquiries@fdr.org.nz
www.fdr.org.nz

The external dispute resolution scheme is a free independent service available to assist you to resolve specific complaints.

WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

If you suffer, or anticipate that you will suffer, an unforeseen hardship you can make an application in writing to us. Please send your application to:

The Managing Director
Grant Donoghue

PO Box 31764
Milford, Auckland 0741

09 480 2500
grant@corefinance.co.nz

You can ask us to consider a change to your credit contract to:

- (a) extend the term of the contract and reduce the amount of each payment due under the contract accordingly;
- (b) postpone, during a specified period, the dates on which payments are due under the contract; or
- (c) extend the term of the contract and postpone, during a specified period, the dates on which payments are due under the contract.

If you make an application for hardship assistance, we will:

1. Acknowledge your application within five working days.
2. Request any further information that we need from you within 10 working days after receiving the application.
3. Consider your application within 20 working days of our receipt of the application or 10 working days after we receive the further information we've requested from you.