

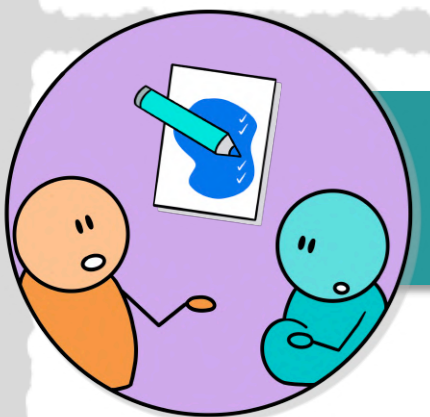
The Banking Ombudsman Scheme

The Banking Ombudsman Scheme is here to help fix problems between customers and their banks.

We also provide information and guidance on banking matters, putting the customer at the heart of what we do.



www.bankomb.org.nz
help@bankomb.org.nz
0800 805 950



Financial Services Complaints

We help resolve complaints about financial service providers, including:

- Non-bank lenders
- Insurers
- Insurance brokers and financial advisers
- Transactional service providers

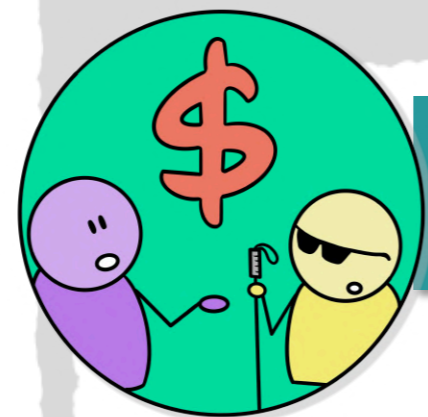
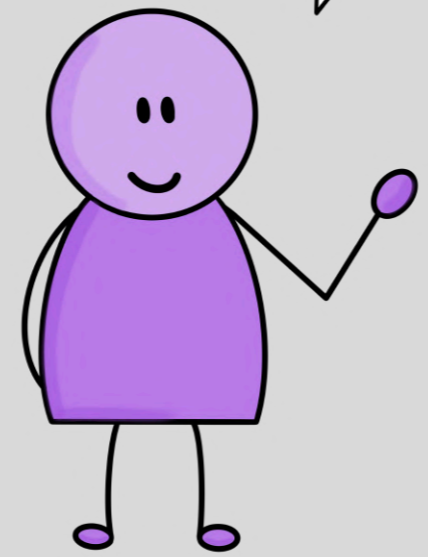


www.fscl.org.nz
complaints@fscl.org.nz
0800 347 257



Free, fair and independent dispute resolution in New Zealand

Who to ask when you don't know where to start?



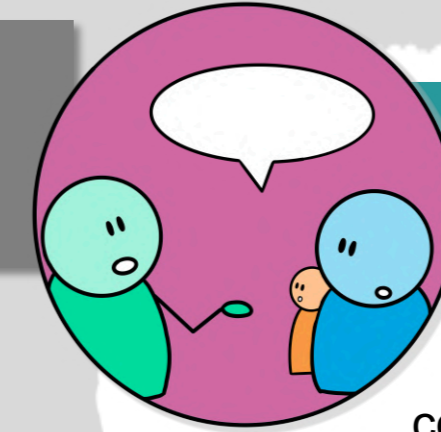
The Insurance & Financial Services Ombudsman Scheme

We resolve complaints and respond to enquiries about financial services including:

- Insurance
- Financial advisers and advice
- Loans and credit
- Superannuation and investments
- Foreign exchange and money transfer services



www.ifso.nz
info@ifso.nz
0800 888 202



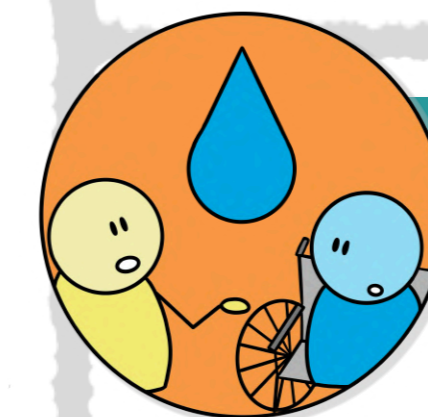
Ombudsman New Zealand

The Ombudsman helps people deal with central and local government in New Zealand. We handle complaints about government agencies, seek resolution and carry out investigations and inspections. We give feedback and guidance to agencies to help them improve, and initiate wider investigations where they see the need. We are independent from both government and the public.

We have five main jobs:

- Ensuring people are treated fairly by government agencies
- Handling complaints about official information requests
- Listening to reports of serious wrongdoing (whistleblowing)
- Monitoring places of detention such as prisons and mental health facilities
- Making sure disabled people are treated fairly

www.ombudsman.parliament.nz
info@ombudsman.parliament.nz
0800 802 602



Utilities Disputes

We are here to help with your questions or complaints about electricity, gas, water, and broadband installation on shared property.



www.utilitiesdisputes.co.nz
www.havethepower.nz
info@utilitiesdisputes.co.nz
0800 22 33 40

