



Heretaunga Building Society

Internal Dispute Resolution (IDR)

The IDR process is designed to:

- Resolve disputes with customers
- Minimise customer dissatisfaction
- Provide market feedback to management
- Identify & remedy systematic issues
- Assist in the review of complaints by the Insurance & Savings Ombudsman (ISO) when the matter cannot be resolved internally

All frontline staff is trained on handling complaints from customers and is aware of the processes required. These are as follows:

STEP ONE:

A complaint is received by any means (telephone, personal visit, letter, fax and email) and by contact with any staff member.

If it is a simple -fix itø then staff member to take necessary action and advise customer of corrective action taken as soon as possible.

Staff member to complete -Follow up Complaint Formø

If complaint is in writing (even if not on our specific complaint form) and is more complicated than a simple -fix itø then a letter is to be sent within 7 days advising when and by whom the complaint will be considered. A copy of IDR is to be sent with this.

STEP TWO:

If complaint is not satisfied (after initial investigation and a decision made), the matter is to be referred to the General Manager.

The customer is to be provided with written acknowledgement of the complaint within 7 days.

The customer is to be informed about the review and who is completing the review.

The complaint is to be fully investigated and a decision made on whether the complaint is justified. The customer is advised of the decision and when appropriate, customer is to be advised of the timeframe for corrective action.

General Manager is to ensure follow up action taken.

STEP THREE:

If complaint is not settled by the General Manager, the customer is to be advised of -deadlockø and provided with contact details of the Insurance & Savings Ombudsman and advised of the need for any complaint to be submitted within 2 months of -deadlockø being declared.

Insurance and Savings Ombudsman
Phone 04 499 7612
Freephone 0800 888 202

P O Box 10 845
Wellington 6143

www.iombudsman.org.nz

Updated processes and necessary complaint forms are made available both in office and on website.