



Complaints Policy

Purpose

This Complaints Policy outlines how Muster Mortgages Ltd manages complaints to ensure all concerns are handled fairly, efficiently, and in accordance with the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

Our Commitment

We are committed to resolving all complaints in a fair, respectful, and timely manner. We view complaints as an opportunity to improve our services and maintain trust with our clients.

How to Make a Complaint

If you are dissatisfied with any aspect of our service or advice, please contact us using the details below:

Contact:

Muster Mortgages Ltd

0211446222

uppkar@mustermortgages.co.nz

www.mustermortgages.co.nz

Our Process

Acknowledgement

We will acknowledge your complaint within two (2) business days.

Investigation

Your complaint will be reviewed by an appropriate person who was not directly involved in the matter.

Response

We aim to provide a written outcome within ten (10) working days of receiving your complaint.

Escalation

If your complaint cannot be resolved within this timeframe, we will keep you updated on progress and expected timeframes.



If You're Not Satisfied

If we cannot resolve your complaint, or if you are not satisfied with the outcome, you may refer the matter to our **external dispute resolution scheme**, which provides a free and impartial service to clients.

Financial Services Complaints Limited

PO Box 5967

Wellington 6140

0800 347 257

04 472 3725

complaints@fscl.org.nz

www.fscl.org.nz

Review and Improvement

All complaints will be recorded in our Complaints Register and reviewed regularly to identify any trends or areas for improvement.

Last Updated: Sep 2026