Recoveries Corporation Holdings Pty Ltd

Public Complaints Handling Policy & Procedure

New Zealand

VERSION 2.1

2026

TABLE OF CONTENTS

1. OUR COMPLAINT POLICY

At Recoveriescorp, we take all complaints and disputes seriously. That's why we have a structured and fair approach to resolving disputes and complaints. Our focus is on understanding each concern, responding respectfully, and working toward a resolution that reflects our commitment to doing what's right.

This Policy explains the process for lodging a complaint and what you can expect from us. There is no cost to lodge a complaint with us.

1.1 WHAT IS A COMPLAINT?

We understand that there may be times when you are not satisfied with our service. A complaint could relate to our product, the way we've delivered our service, the conduct of our staff, or how we've handled a previous concern.

If you would like us to respond to a problem or concern that needs to be fixed, we will treat this as a complaint and aim to resolve it with you as quickly as possible.

1.2 WHAT IS FEEDBACK?

If you have suggestions or ideas about how we can improve, but you don't want us to respond or resolve anything, we'll treat this as feedback. We record all feedback and review it regularly to improve our services, but we won't get in touch unless you ask us to.

1.3 SUPPORT IF YOU'RE IN FINANCIAL DIFFICULTY

If you're experiencing financial hardship, we encourage you to speak with one of our agents. We have options available to support you, and we're here to help you find a solution that works for your situation.

2. MAKING A COMPLAINT

Making a complaint with Recoveriescorp is easy, and there are several ways you can contact us:

- **Website:** Complete the "Contact Us" form on our website at www.recoveriescorp.co.nz
- **Telephone:** Speak directly with a representative at 0800 400 008
- **Email:** Contact our Complaints Team at complaints@recoveriescorp.co.nz
- **In writing:** Send written complaints to PO Box 9589, Newmarket, Auckland 1149

2.1 ACCESSIBILITY SUPPORT

We're committed to making our services accessible for everyone. If you have specific communication needs, we can assist you in the following ways:
New Zealand Relay Service (www.nzrelay.co.nz)

2.2 HAVING SOMEONE ACT ON YOUR BEHALF

You can choose to have someone else, such as a financial counsellor, legal representative, or friend, act on your behalf. We'll need your permission to speak with them. This can be given over the phone, in writing, or via email.

3. WHAT HAPPENS AFTER YOU MAKE A COMPLAINT

When you contact us with a complaint, here's what you can expect:

3.1 VERIFYING YOUR IDENTITY

To protect your privacy, we will ask you some verification questions to confirm that we are speaking with the right person. This is an important step to ensure your personal information remains secure.

3.2 GATHERING THE RIGHT INFORMATION

Once verified, we may ask for information such as:

- Details of your complaint
- What outcome you're seeking
- Any relevant communication you've had with our team or our recovery partners
- Supporting documents (if available)

Providing as much detail as possible helps us investigate and respond quickly.

3.3 FIRST CONTACT RESOLUTION

Where we can, we will aim to resolve your complaint during your first contact with us. Our team is encouraged to work with you directly to fix the issue straight away, whenever possible.

3.4 ONGOING CONTACT AND TIMEFRAMES

We'll acknowledge your complaint promptly – generally within 1 business day of receiving it. If we are unable to resolve your complaint immediately, we'll let you know. You can expect regular updates as we work through your concerns and we might contact you to ask for more information to help us understand the situation.

We aim to resolve all complaints as quickly as possible. If your complaint is about financial hardship, a default notice, or a request to postpone enforcement proceedings we aim to respond to your complaint within 21 calendar days. For all other complaints, we aim to respond within 30 calendar days.

In cases where recoveriescorp operates on behalf of clients under specific instructions, we may lack the authority to make independent decisions. If the complaint falls outside our jurisdiction, we refer the matter to the client's internal dispute resolution (IDR) process and place the file on hold until further instructions are provided.

3.5 INVESTIGATION AND OUTCOME

We will carefully review all the details of your complaint and investigate the matter. Once we've reached a decision, we'll contact you with the outcome and explain the reasons behind it.

4. IF YOU'RE NOT SATISFIED WITH THE OUTCOME

If you're not happy with how we've handled your complaint, or if we haven't resolved it within a reasonable timeframe, you have the right to escalate your complaint.

4.1 INTERNAL REVIEW

You can ask for your complaint to be reviewed by a more senior staff member. We'll ensure a fresh review is completed by someone who wasn't involved in the original investigation.

4.2 EXTERNAL REVIEW

If we cannot resolve your complaint to your satisfaction, you can contact Financial Services Complaints Limited (FSCL). They are an independent, not-for-profit, external dispute resolution service approved by the Minister of Consumer Affairs.

FSCL's role is to investigate and fairly resolve complaints. Their service is free (it does not cost you anything). You can take your complaint to FSCL once you have received our final response or if two months have passed since you first raised your complaint with us and it remains unresolved.

FSCL's contact details are:

- **Website:** www.fscl.org.nz
- **Telephone:** 0800 347 257
- **Email:** info@fscl.org.nz
- **In writing:** Financial Services Complaints Limited, PO Box 5967, Wellington 6140