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# RZ FINANCE LTD

rentzone.co.nz | Rent to Buy Finance

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## Complaints Handling Policy

*Customer Dispute Resolution*

<b>Version</b>	1.0
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<b>Effective Date</b>	1 July 2025
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<b>Review Date</b>	1 July 2026
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<b>Approved By</b>	Board of Directors, RZ Finance Ltd
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<b>Regulator</b>	Department of Internal Affairs (AML/CFT Supervisor)
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<b>Legislation</b>	AML/CFT Act 2009   CCCFA 2003   Privacy Act 2020
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## 1. Our Commitment

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RZ Finance Ltd is committed to resolving customer complaints fairly, promptly, and transparently. We view complaints as an important opportunity to improve our services.

This policy applies to all complaints received from customers or prospective customers in connection with our rent-to-buy finance products and services.

## 2. How to Make a Complaint

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You can lodge a complaint with us by:

<b>Email</b>	admin@rzfinance.co.nz
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<b>Phone</b>	0800 728 475
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<b>In Writing</b>	RZ Finance Ltd, 250B Sutton Rd, RD4 Drury, Auckland 2584
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<b>Online</b>	<a href="http://www.rentzone.co.nz/complaints">www.rentzone.co.nz/complaints</a>
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Please provide your full name, account details, a description of the complaint, and what outcome you are seeking.

## 3. Our Complaints Process

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### **Step 1 — Acknowledgement**

We will acknowledge receipt of your complaint within five (5) working days.

### **Step 2 — Investigation**

We will investigate your complaint thoroughly and fairly. We may contact you for additional information during this process.

### **Step 3 — Resolution**

We will provide you with a written outcome within twenty (20) working days of receiving all necessary information. If we need more time, we will notify you and explain the reason for the delay.

### **Step 4 — Outcome**

Our response will explain our findings and any action we will take. If we are unable to resolve your complaint to your satisfaction, we will advise you of your right to escalate to our dispute resolution scheme.

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## 4. External Dispute Resolution

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RZ Finance Ltd is a member of an approved Financial Dispute Resolution Scheme (FDRS) as required under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.

If we have been unable to resolve your complaint within forty-five (45) working days, or you are not satisfied with our response, you may refer your complaint to our dispute resolution scheme at no cost to you.

<b>Scheme Name</b>	Financial Dispute Resolution Service
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<b>Website</b>	<a href="http://www.fdrs.org.nz">www.fdrs.org.nz</a>
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<b>Phone</b>	0508 337 337
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## 5. Record Keeping

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We maintain a register of all complaints received, including the nature of each complaint and its outcome. This register is reviewed periodically to identify patterns and opportunities for improvement.