BNZ is a registered bank

BNZ carries on business as a bank (a ‘licensed service’ under the FAA) and is accordingly registered as a bank by the Reserve Bank of New Zealand under the Reserve Bank of New Zealand Act 1989. We are part of the National Australia Bank Group (NAB), an international financial services organisation offering a large range of financial products and services.

Financial adviser services we provide and financial products these services relate to.

BNZ may provide financial adviser services to you either through a QFE adviser or an Authorised Financial Adviser.

BNZ’s QFE advisers may provide financial adviser services in relation to the following types of category 2 products:

- bank deposits (call and term)
- units in cash and term portfolio investment entities
- loans, overdrafts, credit cards and other consumer credit contracts
- insurance products (excluding investment-linked insurance)

If you require financial advice in relation to any products not listed above, or any other financial adviser services (such as an investment planning service), your QFE adviser will arrange for you to speak with one of our Authorised Financial Advisers. A copy of each BNZ Authorised Financial Adviser’s disclosure statement under the FAA is available on request and free of charge.

Resolving a complaint or problem

Our goal is to provide you with the highest levels of quality service and support at all times. But if you do have a complaint or encounter a problem, please let us know as soon as you can. Your feedback helps us continue to improve the products and services we offer. We are committed to sorting things out as quickly and fairly as possible, and we assure you that we will do our best to address your complaint quickly and sincerely. Full details of our complaints procedure are available at all BNZ stores and Partners Centres or online at bnz.co.nz.

We have a well-established and highly effective escalation process, meaning we will work with you to address your concern as quickly as possible, whilst still providing you options to take the matter further if you are unhappy with the outcome.

First up, if you have a concern, please visit your local BNZ Store or Partners Centre, or call us on 0800 275 269. If the problem is not solved there to your satisfaction, you may contact our BNZ Resolve Team on 0800 788 999 or fill in the Customer Feedback Form available in BNZ stores and Partners Centres. A member of the BNZ Resolve Team will then work with you to resolve the matter.

BNZ is a member of the Banking Ombudsman Dispute Resolution Scheme, which is an approved scheme under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. If you are not satisfied with the resolution suggested by our BNZ Resolve Team, you can request a review from the Office of the Banking Ombudsman. You can find out more about the Banking Ombudsman by picking up a copy of the Banking Ombudsman brochure at any BNZ store or Partners Centre or online at bankomb.org.nz.
If you would wish to contact the Banking Ombudsman, here are their details:

**The Office of the Banking Ombudsman**  
PO Box 25-327, Featherston Street, Wellington 6146  
Telephone: 0800 805 950 or (04) 915 0400  
Email: help@bankomb.org.nz

**How to contact BNZ**

We suggest that your first point of contact should be your BNZ Store or Partners Centre.  
Other contact options are:

- **Head Office:** Level 4, 80 Queen Street, Auckland 1010, New Zealand  
  Telephone: 0800 275 269 for calls within New Zealand  
  +64 4 931 8209 from overseas  
  Email: Alternatively, you may complete the email form online at bnz.co.nz/about-us/contact-us/email-us

**How is BNZ regulated**

We are licensed and regulated by the Financial Markets Authority for the financial adviser services we provide. You can check our status as a QFE at any time on the register of financial service providers at fspr.govt.nz.  
You can also obtain information about financial advisers in general, or report information about us or our financial advisers, by contacting the Financial Markets Authority at:

- **Web:** fma.govt.nz  
- **Address:** PO Box 1179, Wellington 6140  
- **Investor Helpline:** 0800 434 566

Prepared as at Jun, 2013

Talk to us in store  
Visit bnz.co.nz  
Give us a call on 0800 275 269