

## **Our complaints process**

BMW Financial Services Limited is committed to providing products and services of the highest standard. If for any reason you feel we have not lived up to your expectations or you are not entirely satisfied with any aspect of our service please let us know. The information shown below provides a brief overview of how we deal with complaints, our customer complaints process and where to direct any complaints.

BMW Financial Services will investigate all complaints competently, diligently and impartially, obtaining additional information as necessary. Every complaint will be assessed fairly, consistently and promptly taking into account all relevant factors to ensure a fair outcome for you.

### **How To Complain About Your Finance Agreement.**

If you would like to make a complaint in relation to a BMW Finance Agreement, please contact us in one of the following ways and either tell us you want to make a complaint or use the word "complaint" as the subject heading if you contact us by email or post:

#### **By Phone**

09 573 2535 or 0508 BMW FINANCE

Our hours are:

Monday – Friday 8.30 am to 5.00 pm

#### **By Email**

Please email [customerservicenz@bmw.co.nz](mailto:customerservicenz@bmw.co.nz) in the first instance.

If they are unable to resolve the complaint, please email: [complaints@bmw.co.nz](mailto:complaints@bmw.co.nz)

We aim to acknowledge receipt of your complaint within 48 hours

#### **By Post**

Our mailing address is

BMW Financial Services New Zealand Limited  
PO Box 9510  
Newmarket  
Auckland 1150

### **What You Will Need To Provide**

To help us investigate and try to resolve your complaint, please provide us with your name and address; your agreement number, if you have one; details of how we can contact you; a clear description of your complaint; details of what you would like us to do to rectify the situation; and if appropriate, copies of any relevant supporting documentation.

### **Our Procedures**

We will do our best to resolve your complaint quickly, and will send you a Summary Resolution Letter if your complaint is resolved by the close of the third business day following receipt of your complaint; or:

- within 5 working days, provide a written acknowledgement of your complaint and give you the details of who is handling the case and how to contact them,
- keep you updated on the progress of your complaint, and
- within 8 weeks of receiving your complaint, we will either:
  - write to you with our final response and the reasons for providing this response, or
  - explain why we are not in a position to give you a final response and let you know when we expect to be able to provide it, and
  - in each case provide you with the contact details for the Financial Ombudsman Service.

### **If You Are Not Satisfied With Our Response**

If you're not satisfied with the response you receive from BMW Financial Services, or if we're unable to resolve the matter, either party may refer the dispute to Financial Services Complaints Limited. Contact details of the dispute resolution scheme are: Phone 0800 347 257, Website [www.fscl.org.nz](http://www.fscl.org.nz), Business Address PO Box 5967, Wellington 6145.

### **How To Complain About Your Insurance**

Provident Insurance should be contacted directly for all insurance complaints. Details are:

Attention: Internal Complaints Handling Service

Provident Insurance Corporation Limited

PO Box 33 743

Takapuna

Auckland 0740

Email: [info@providentinsurance.co.nz](mailto:info@providentinsurance.co.nz)