8. How to Complain

Any complaints about the secured deposits can be made to us, our Supervisor, our approved dispute resolution scheme, or the Financial Markets Authority.

In the first instance complaints should be made to Welcome's Managing Director:

> Level 1, 24 Porter Drive
> Havelock North 4130
>
> Phone: 0800 WELCOME (0800 935 2663)
> Email: **info@welcome.co.nz**

If you are still not satisfied, you may complain to our Supervisor:

> Covenant Trustee Services Limited
> Level 6, 191 Queen Street
> PO Box 4243, Shortland Street,
> Auckland 1140
>
> Phone: 09 302 0638
> Email: **team@covenant.co.nz**

You may refer your complaint to Financial Services Complaints Ltd (**FSCL**) – a Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you. You can contact FSCL at:

> Level 4
> 101 Lambton Quay
> PO Box 5967
> Wellington 6145
>
> Phone: 0800 347 257 or 04 472 FSCL (472 3725)
> Email: **complaints@fscl.org.nz**

Complaints can be made to the Financial Markets Authority through its website, **www.fma.govt.nz**.

9. Where You Can Find More Information

Further information relating to Welcome and the secured deposits is available on the *Disclose* register (for example, financial statements). A copy of the Trust Deed may also be obtained from the *Disclose* register. The *Disclose* register is at **disclose-register.companiesoffice.govt.nz** (search for "Welcome" in the offer register section of *Disclose*) and the information can be obtained on request by you to the Registrar of Financial Service Providers.

The following information will be sent to you by email regarding your secured deposit:

· when your application has been accepted by us you will be sent confirmation of the investment details;

· statements of interest and any withholding tax deductions whether interest is paid or compounded (as a minimum you will be sent a statement quarterly); and