

Fair Conduct at Welcome

Welcome Limited is Kiwi owned and managed, designed from the start with you, our client, at the heart of what we do.

We are committed to fair treatment for our investors, borrowers, stakeholders and the people who work in our business.

Our Fair Conduct Programme (FCP) sits behind these statements and was approved by the Board even before we launched the business. Our FCP sets out our policies, procedures and systems covering all aspects of our business.

Fair Conduct Principles.

This means treating our clients fairly by:

- Paying due regard to your interests.
- Acting ethically, transparently, and in good faith.
- Helping you make informed decisions.
- Ensuring our products are designed and written in plain English to meet your needs.
- Avoiding unfair pressure, tactics, or undue influence.

Proactive Oversight and Compliance.

Our Fair Conduct Programme is embedded in our business design and operations. The Board of Welcome have been chosen for their expertise and commitment to good conduct and operate under a structured governance framework.

The Board regularly receives assurance and reporting from both internal leaders and external specialists to ensure that we uphold the fair conduct principle.

Our Conduct Lens.

Welcome have designed a range of conduct policies, including:

- Clear and concise communications with our clients.
- Emergency business operations.
- Marketing and advertising standards.
- Products secured through modern technology and innovation.

Recognising that fair treatment evolves, our policies are reviewed annually to remain relevant and effective.

Products Designed with You in Mind.

We design our products and services with your needs in mind, ensuring your interests are prioritised. Our goal is to earn your long-term trust and confidence so that you become part of the Welcome family.

Client Care.

We understand that there are times when our clients may need extra support, and we are here to help you make informed decisions.

We offer interactive sessions to build trust and understanding between you and our team. Our advanced technology ensures quick and seamless access to the products and services you need.

Our People.

Our lending and investment team members are carefully recruited for their expertise, customer-centric focus, and alignment with our values.

If you encounter issues with fair treatment, we want to hear from you through our complaints and feedback process.

If Things Don't Go as Planned.

Our website provides clear information about our Complaints Handling Policy and process. You can access our complaints process by clicking here: **[Financial Services Complaints Ltd.](#)**

If we cannot resolve your concern promptly, you will be referred to our independent dispute resolution scheme, free of charge.

Your feedback is invaluable and helps us improve our services.

Reach Out Anytime.

Would you like more information about Welcome? Contact us:

Ph: 0800 WELCOME (0800 935 2663)

Email: **enquiries@welcome.co.nz**

Write: PO Box 2308, Hastings, New Zealand