

MISS Scheme

Guide for members and other users to our Dispute Resolution Procedure 1 September 2025

If you have cause to complain about any aspect of the service you have received under the MISS Scheme, please let us know.

Am I entitled to use the procedure?

You may use the procedure if you are:

- a current member of the Scheme; or
- a former member of the Scheme; or
- a prospective member of the Scheme; or
- a potential beneficiary of a deceased member of the Scheme.

What can I complain about?

The Trustees have the responsibility for the running of the Scheme and your complaint must concern a matter for which the Trustees are responsible.

What happens if I have a complaint or dispute?

Your first step is to contact the Scheme's Disputes Officer, Krissy Winstanley, of Mercer.

Krissy Winstanley
Disputes Officer
MISS Scheme
c/- Mercer (N.Z.) Limited
PO Box 2897
Wellington 6140

Phone 04 819 2600
Email: krissy.winstanley@mercer.com

You may contact the Disputes Officer to make a complaint by telephone, by email or in writing. The Disputes Officer may request that complaints received by telephone also be made in writing. You will normally receive an acknowledgement of receipt of your complaint within five working days.

How do I use the procedure?

Your complaint must include:

- your name (and member's full name if different)
- address and contact details
- member's date of birth
- member's staff number
- full details of your complaint

How will I be notified of a decision?

Following the Disputes Officer's acknowledgement of receipt, you will need to allow time for sufficient investigation to be conducted into your complaint.

The Disputes Officer will seek to inform you of the decision in writing within two months of receiving your complaint. Complaints are reviewed at each Trustee meeting. Sometimes there will be delays as the Trustees meet on a quarterly basis. You will be told of any delay and when you can expect the decision.

What will the decision say?

The Disputes Officer will issue a written decision on your complaint. This will refer to any legislation and any provisions in the Scheme's Trust Deed which were relied upon in reaching the decision and tell you what you can do if you are still not satisfied. The decision will be sent to you at the address provided when you initially complained. The decision will be accompanied by a "deadline notice", which will notify you that:

- if you do not accept the decision, the Trustees consider that the complaint cannot be resolved by the MISS Scheme's internal disputes procedure and "deadlock" has been reached; and
- you may make a complaint to the Scheme's external dispute resolution provider, the Insurance and Financial Services Ombudsman Scheme (**IFSO**).

The notice will also set out the three month deadline that applies for making that complaint (unless IFSO extends the deadline period).

If I am unhappy with the final decision, who can I contact?

If you have made a complaint to us following the process described above and:

- the Trustees have not proposed a solution within two months of the date your complaint was received; or
- the Trustees inform you that a final decision cannot be reached within two months of receiving your complaint; or
- the Trustee has made a final decision about your complaint within two months of the date your complaint was received but you do not accept the Trustee's decision,

you may refer the complaint to IFSO (the Scheme's external dispute resolution provider). Please note that you must refer the complaint to the IFSO within three months of receiving the final decision where it is accompanied with a deadline notice.

The IFSO will determine whether your complaint falls within their jurisdiction and, if so, try to find a resolution. There is no fee payable by you for this.

The IFSO Dispute Resolution Scheme can be contacted at:

Insurance and Financial Services Ombudsman Scheme
P O Box 10 845
Wellington 6143
Phone: 0800 888 202
Email: info@ifso.nz

Full details of how to make a complaint to the IFSO, along with the IFSO complaint form, can be obtained from their website www.ifso.nz.

Do I have to make my complaint to IFSO within a set timeframe?

IFSO can only deal with your complaint if you lodge it within six years of the date you become aware of, or should have reasonably been aware of, the facts or events giving rise to the complaint.

IFSO can only deal with a complaint after you have first made that complaint to us. If we do not make a final decision within two months of receiving your complaint, then you can complain to IFSO. If you disagree with our final decision, then you can also complain to IFSO.

Please note that if we have made a final decision about your complaint within two months of the date your complaint was received and we also issue you with a deadline notice, then you cannot make a complaint to IFSO more than three months after the date on which you receive our final decision in writing together with the deadline notice (unless IFSO extends the deadline period).

Joel Gabites
Chairman of Trustees
MISS Scheme