

# COMPLAINTS & DISPUTE RESOLUTION

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How to raise a concern with us, what happens next, and the free, independent service available if we cannot resolve it together.



4D  
FINANCIAL  
PARTNERS

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**PROVIDER**

EBD Limited  
trading as 4D Financial Partners

**SCHEME**

FSCL  
Independent & free

**EFFECTIVE**

June 2026  
Version 1.0



# COMPLAINTS & DISPUTE RESOLUTION

We are committed to providing you with a high standard of service. If something is not right, we want to hear about it. This document explains how to make a complaint and how it will be handled.

## Our internal complaints process

If you have a problem, concern or complaint about any part of our service or advice, please tell us so we can try to fix it. Our internal complaints manager is **Addison Dale**.

COMPLAINTS MANAGER	Addison Dale
EMAIL	addison@4d.financial
PHONE	021 540 274
POST	57A Cashmere Road, Christchurch

## What happens when you complain

- 1 You contact us**

Get in touch by email, phone or post using the details above. Tell us what happened, when, and how you would like it resolved. The more detail you can give us, the better we can help.
- 2 We acknowledge within 2 business days**

We will confirm we have received your complaint within 2 business days and let you know who is handling it.
- 3 We investigate and respond**

We will consider your complaint carefully and fairly, gather any information we need, and aim to resolve it within 7 working days. If we need more time, we will tell you why and keep you updated on progress.
- 4 We confirm the outcome**

We will explain the outcome of our review and the reasons for it. If your complaint is upheld, we will tell you what we will do to put things right.

## If we cannot resolve your complaint

If we cannot agree on how to resolve the issue, or if you decide not to use our internal complaints scheme, you can contact our external dispute resolution scheme. This service is **free** to you and will help resolve the complaint independently of us.

### Financial Services Complaints Limited (FSCL)

Phone: 0800 347 257

Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

Web: [fscl.org.nz](http://fscl.org.nz)

FSCL is an approved, independent dispute resolution scheme. It is free for you to use and can consider complaints about financial advice and services provided by EBD Limited trading as 4D Financial Partners.

## Privacy complaints

If your concern is specifically about how we have handled your personal information and you are not satisfied with our response, you may also contact the Office of the Privacy Commissioner on 0800 803 909 or at [www.privacy.org.nz](http://www.privacy.org.nz).

### Our commitment to you

Every complaint is treated seriously, confidentially and without disadvantage to you. Raising a concern will never affect the quality of service or advice you receive from us. We use the complaints we receive to learn and improve how we work.

EBD Limited (FSP 1011992) trading as 4D Financial Partners. This Complaints & Dispute Resolution process was last updated in June 2026 and is provided under regulation 229F of the Financial Markets Conduct Regulations 2014.