

## About the Debt Relief Foundation

The Debt Relief Foundation (“the Foundation”) is a not for profit entity that provides personal debt management solutions to New Zealanders.

This means that we provide budgeting and debt management advice and services. Debtfix is our trading name for any services that we provide are on behalf of the Foundation.

### Our regulatory obligations

Debtfix is a reporting entity for the Anti Money Laundering and Countering the Financing of Terrorism Act. This means that when you first formally engage us, we need to obtain information about you and verify your identity.

As a registered charity, the Foundation does not require a licence to provide financial advice in relation to debt solutions. We do not provide advice on any financial products including savings policies, insurances of any kind, pension or KiwiSaver schemes.

The Foundation is registered on the Financial Provider Services Register and is a member of an independent Dispute Resolution Service. You can check that the Foundation is registered by visiting <http://www.fspr.govt.nz>.

We also have other obligations for the purposes of managing and handling client monies in respect of debt solutions entered into by our clients. Debtfix complies with the Privacy Act, Health and Safety at Work Act and other legislation.

### Internal complaints process

If you have a problem, concern, or complaint about any part of the advice or service you have received from us, you may contact us using any of the following means:

Business Name	Debt Relief Foundation trading as Debtfix
In Writing	11F Neville Street, Warkworth, Auckland 0910
Telephone number	Free on 0800 3328 101
Email address	compliance@debtfix.co.nz
Completing our online complaints form	<a href="https://www.debtfix.co.nz/complaints">https://www.debtfix.co.nz/complaints</a>

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint. We are a member of the Financial Services Complaints Limited which can be contacted at:

Postal Address	Freepost PO Box 5967, Wellington 6140
Telephone number	Free on 0800 347 257
Email address	complaints@fscl.org.nz
Member number	FSCL8903

Effective from: 1st day of August 2022