Banking Ombudsman Scheme | Te Whare Rama Tōkeke

Banking Ombudsman Scheme – Making a complaint about your bank

Published: June 2026

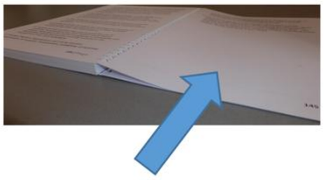
What you will find in here

Page number:

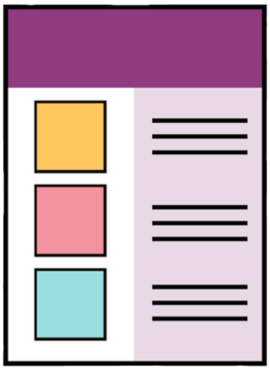
About this Easy Read

This Easy Read is from the **Banking Ombudsman Scheme**.

The **Banking Ombudsman Scheme** can support you to sort out problems you have with your bank.



There is more information about the Banking Ombudsman Scheme on **pages 4 to 5** of this Easy Read.



In this Easy Read **we** / **us** / **our** means the Banking Ombudsman Scheme.

This Easy Read has information about how to make a **complaint** if there is a problem with your bank.

Making a **complaint** means telling someone:

- there is a problem

- you want them to do something to fix the problem.

The Banking Ombudsman Scheme

The Banking Ombudsman Scheme is a **dispute resolution service**.

A **dispute resolution service** works to find a way to sort out **disputes**.

Here a **dispute** is if you do not agree with something your bank has:

- decided
- done.

The Banking Ombudsman Scheme is:

- free / does not cost money
- **independent**.

Here **independent** means the banks cannot tell the Banking Ombudsman Scheme what to do.

We can look into most complaints about banking.

Most of the time we support people to sort things out with their bank.

If a complaint cannot be sorted out we can decide what will happen.

We can also give you information about banking.

We cannot tell you:

- what to do
- how to manage your money.

How to make a complaint

You can contact us if you want to make a complaint.

You can also contact us if you are not sure if you want to make a complaint.

When you contact us we will:

- listen
- support you to decide what to do next.

You can **email** us at:

help@bankomb.org.nz

You can **phone** us from Aotearoa New Zealand on:

0800 805 950

It does not cost money to phone this number.

If you find it hard to use the phone the **New Zealand Relay** service is for people who are:

- Deaf / hard of hearing
- deafblind
- speech impaired / find it hard to talk.

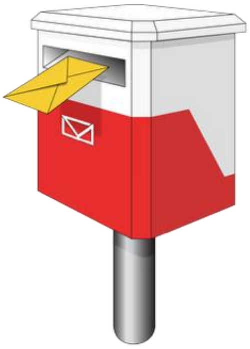
You can find out more about the New Zealand Relay service at:

www.nzrelay.co.nz

If you are overseas you can **phone** us on:

+64 4 915 0400

It will cost money to phone us from overseas.



You can **post** a letter to us at:

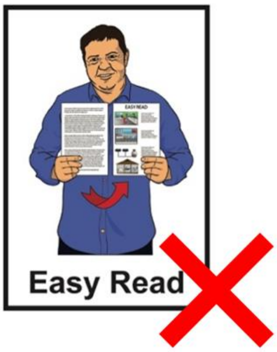
Freepost 218002

PO Box 25327

Wellington 6140

You do not need a stamp to post a letter to us.

You can make a complaint by filling out the online complaint form on our **website** at:



https://tinyurl.com/bos-complaintform

The online complaint form is **not** in Easy Read.

There is information on our website if you:

- speak a language that is not English
- need to use the **New Zealand Relay** Service.

You can find this information on our **website** at:

https://tinyurl.com/bos-specialassistance

Early resolution service

The **early resolution service** can support you to work with your bank to fix your problem.

You may already have made a complaint to your bank.

If so we can **consider** your complaint straight away.

Here **consider** means:

- look into something

  and

- make a decision about it.

Most people who contact the early resolution service get their complaint sorted out.

After we get your complaint we will send it to your bank.

Your bank must have a fair chance to:

- look into what happened
- fix your problem.

Your bank will contact you to say what they have decided about your complaint.

You can contact us if you:

- need support to understand what your bank has said
- still have a problem with your bank.

We can give advice to:

- you
- your bank.

You can contact us for advice if your bank has made an **offer** to sort out your complaint.

Here an **offer** is where your bank says what they will do to fix your problem.

You can choose if you want to accept / say yes to the offer from your bank.

If you accept / say yes to the offer it will become a **full and final settlement**.

A **full and final settlement** means:

- everyone has agreed about what is to happen
- no one can change their mind.

We cannot look into your complaint after there has been a full and final settlement.

You can find more information about making a complaint to your bank on our **website** at:

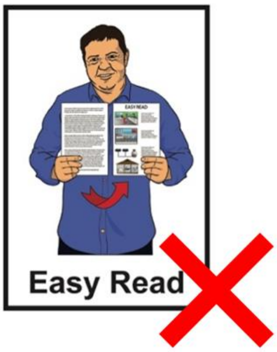
https://tinyurl.com/bos-moreinfo

There is information about how complaints from other people have worked out on our **website** at:

https://tinyurl.com/bos-casenotes

You can find information about a lot of things to do with banking on our **website** at:

https://tinyurl.com/bos-quickguides

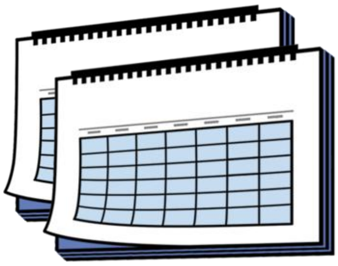


Our website is **not** in Easy Read.

Dispute resolution service

You can use our disputes resolution service if:

- you are not happy with the offer from your bank

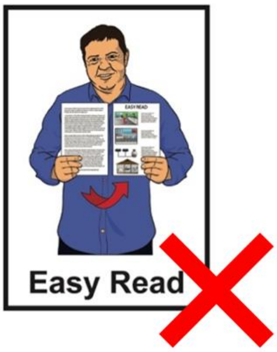


- your bank has not made an offer 2 months after getting your complaint.

We will look at your complaint to see if it is something we can consider.

You can find information about the kinds of complaints we can / cannot consider on our **website** at:

https://tinyurl.com/bos-canconsider



Our website is **not** in Easy Read.

If we can consider your complaint we will ask for information from:

- you
- your bank.

We will try to support both sides to come to an agreement.

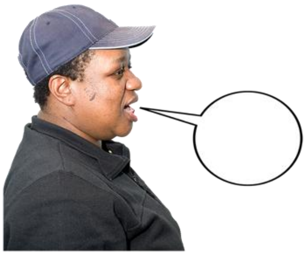
We may say what we think would be a fair way to sort things out.

Making a decision

We can make a decision if you cannot come to an agreement with your bank.

First we will make a **preliminary decision**.

A **preliminary decision** is when we say what decision we will probably make.



You can **respond** to our preliminary decision.

Here **respond** means:

- tell us if you agree with our decision
- give us new information about your complaint.

Your bank can respond to our preliminary decision too.

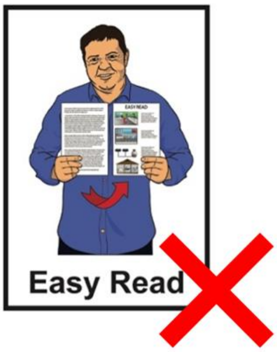
If we find your bank did something wrong we will **recommend** ways to put things right.

Here **recommend** means say what we think is the best thing to do.

Some ways your bank could fix your problem are by:

- apologising / saying sorry
- changing a decision
- paying you some money.

You can find out more about how banks can fix problems on our **website** at:



https://tinyurl.com/bos-compensation

Our website is **not** in Easy Read.

If everyone agrees with our decision it becomes final.

You cannot **appeal** a final decision.

When you **appeal** something it means you ask someone to:

- take another look at a decision
- think about changing the decision.

If you accept / say yes to our decision it is **binding** on your bank.

Here **binding** means the bank must do what we have said.

If you do not accept / say yes to our decision you can look at other ways to sort out your complaint like going to court.

This information has been written by the Banking Ombudsman Scheme.

It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.

The ideas in this document are not the ideas of People First New Zealand Ngā Tāngata Tuatahi.

Professional Licence 410887559

Make it Easy uses images from:

- Photosymbols
- Change Images
- Huriana Kopeke-Te Aho
- SGC Image Works
- T Wood
- Studio Rebeko
- Inga Kramer.