



Making a complaint to your bank

What should you do if your bank makes an offer of settlement?

- You should consider the offer carefully but you do not have to accept it.
- You can call us to discuss your bank's offer if you are uncertain about it.

Please note that if you accept the offer, this will be in full and final settlement of your complaint and we will be unable to consider your complaint.

What should you do if your complaint is not resolved to your satisfaction?

The Banking Ombudsman Scheme is independent of customers and banks. We are not an advocate for either. If you are not satisfied with your bank's final decision or the way it proposes to resolve your complaint, you may ask us to consider the complaint and provide an independent assessment. However, you must contact us within three months of your bank advising you that they have given their final response, or we may be unable to consider your complaint.

Considering your complaint

If your complaint is not resolved, your case will be allocated to one of our team who will contact you and help you through our process.

It is important to note there are some complaints we cannot consider. The Banking Ombudsman Scheme's powers to consider a complaint are set out by rules known as the [Terms of Reference](#). You can request a copy of the Terms of Reference or download a copy from our website at: <https://assets.bankomb.org.nz/public/Reference-documents/BOS-Terms-of-reference-1-July-2025-.pdf>. We also briefly set out the most common reasons we [cannot consider a complaint](#) at <https://bankomb.org.nz/the-complaint-process/complaints-we-can-consider/>.

If we consider we are unable to consider your complaint we will write to you and explain why.

If you believe the initial decision is wrong, you have the right to give us more information or to explain why you disagree. The Scheme will then consider what you have said before making a final decision.

