



Bank of India (New Zealand) Limited

Fair Conduct Programme Summary

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Bank of India (New Zealand) Limited (**BOINZ, we, us, or our**) is a registered bank in New Zealand.

We have implemented a fair conduct programme (**FCP**) to ensure that our customers are treated fairly and consistent with the fair conduct principle. Our FCP contains policies, processes, and controls that are designed to support compliance with the fair conduct principle and fair treatment of our customers.

We set out a summary of the key matters contemplated in our FCP are set out below.

Our Compliance the Fair Conduct Principle

We have an employee who is responsible for ensuring that we comply with New Zealand law, including ensuring that we meet our legal obligation to treat our customers fairly (the **Compliance Officer**). The Compliance Officer monitors our compliance manual (and other compliance programmes) to ensure that we continue to meet all our legal obligations, including the obligations under the Financial Markets Conduct Act 2013 (the **FMCA**) and the Credit Contracts and Consumer Finance Act 2003.

The Compliance Officer also periodically reviews these programmes and certifies whether we are complying with our legal obligations, which is provided to our senior management team including our managing director and branch manager.

Our Communications with You

We aim to communicate in a clear, concise, and effective manner. We have a review process in place to ensure that our communications, advertisements, and documents are clear, concise, and effective.

We may communicate with you through various channels, including by phone, letter, email, or in-person conversations. Our employees are required to keep records of their interactions with customers in our internal record-keeping system, which will be periodically reviewed by the Compliance Officer.

Our Employees receive Initial and Ongoing Trainings

The Compliance Officer is responsible for providing initial and ongoing training to our customer facing employees on their regulatory obligations, including the fair conduct principle. Our employees are required to comply with our code of conduct, legislative compliance programme and the FCP.

Our Products/Services are Distributed in Accordance with the Fair Conduct Principle

Our products and services are distributed by our employees only. We do not currently engage any financial advice providers, agents, or intermediaries.

Our employees must follow a documented code of conduct when distributing our products and services to our customers. This code of conduct is one way that we ensure our customers are treated fairly. The code of conduct requires our employees to treat our customers fairly and keep records of the interactions.

Our Products and Services are Reviewed Periodically

Our products and services are reviewed periodically by the Compliance Officer (with support from our Branch Manager) to ensure that their key features remain suitable for our customers (when viewed as a group). To the extent that the Compliance Officer has identified improvements that can be made to our products and services, we will aim to implement these improvements as soon as possible.

Our Approach to Identifying, Monitoring, and Managing Conduct Risks

The Compliance Officer is responsible for identifying, monitoring, and managing conduct risks. They do this by periodically reviewing the interactions between our customer facing employees and our customers. Where the Compliance Officer has identified misconduct, we have a remediation process in place, which will be actioned by us as soon as practicable.

Our Complaints Process

We always aim to provide our customers with exceptional customer service. If you have any feedback, concerns or complaints about our products and/or services, please let us know so we can try to resolve your issue as soon as possible.

You can contact us through any of the following ways:

Visiting: 10 Manukau Road, Epsom, PO Box 99491, Auckland, New Zealand, 1023

Post: Bank of India (New Zealand) Limited, 10 Manukau Road, Epsom, PO Box 99491, Auckland, New Zealand, 1023

Phone: +64 9 926 5797

Email: Boinz.operations@bankofindia.co.in

Dispute resolution process

If you are not happy with the outcome, you can refer your complaint to the Banking Ombudsman Scheme (**Bankomb**) for further consideration. Bankomb is a free and independent dispute resolution scheme that can help investigate or resolve your complaint if your complaint has not been resolved to your satisfaction using our internal complaints process.

You can contact Bankomb by:

Submitting an online form: [Home | Banking Ombudsman Scheme](#)

Post: Freepost 218002, PO Box 25327, Wellington 6140

Phone: 0800 805 950

Email: help@bankomb.org.nz