

Regulatory Requirements

Financial Service Providers (Registration and Dispute Resolution) Act 2008

<http://www.legislation.govt.nz/act/public/2008/0097/latest/DLM1109427.html>

We are registered under the above act as:

LIVE ENVIRONMENTS FINANCE LIMITED (FSP15001) registered 17/10/2010

We are a non-deposit taking finance company.

You can search our entry on the register at:

<http://www.business.govt.nz/fsp> using our company name or the number 15001 as above

Our Dispute Resolution Scheme / Provider Is:

Financial Services Complaints Limited (fscl)

<http://www.fscl.org.nz/>

email: info@fscl.org.nz

Telephone:(Call Free) 0800 347257

or

(Wellington) (04) 472FSCL (472 3725)

Fax:(04) 472 3728

Physical Address: Level 4, Sybase House

101 Lambton Quay

Wellington 6011

Postal Address: PO Box 5967

Lambton Quay

Wellington 6145

Who to contact if you have a problem with your loan:

Live Environments Finance Limited endeavours to look after its customers to a very high standard, but from time to time, problems can occur.

We very rarely charge any fees and borrowers can pay off their loans at any time with no notice, penalty interest or fees. We are non-deposit taking. These factors probably eliminate a considerable number of potential problems.

We are a one person operation so you can be sure that the person you contact will know all about your loan.

The first step is to phone or email us. The majority of problems will usually be sorted out this way.

Our internal complaints policy requires that we acknowledge your complaint within 3 days and respond in writing within 10 days.

In practice we should be able to provide at least an initial response to practically all issues on the same day.

If you came to us through a franchise you can approach your Franchisor who will contact us on your behalf.

If the problem is more serious or you are not satisfied with our response you can contact our Disputes Resolution Scheme Provider, FSCL see the contact details further up this page.

This service is completely free of cost to the borrower.

LEF 01/05/12

Edited 01/07/14

Last line added 23/04/15