

# 投诉处理流程 / Complaint Process

**EXP Finance (速捷信贷)**

**FSPR Number:** 761111

**生效日期 / Effective Date:** 2025年11月17日 / November 17, 2025

## 📋 我们的承诺 / Our Commitment

我们致力于提供优质的服务。如果您对我们的服务有任何不满，我们希望了解并尽力解决。

We are committed to providing excellent service. If you are dissatisfied with our services, we want to hear from you and resolve the issue.

## ① 第一步：内部投诉 / Step 1: Internal Complaint

如何提交投诉 / How to Submit a Complaint

您可以通过以下任何方式向我们提出投诉：

### ✉ 电子邮件 / Email:

- hello@expfin.co.nz

### 📞 电话 / Phone:

- 022 314 5326
- 工作时间: 周一至周五 9:00 AM - 6:00 PM

### ✉ 邮寄地址 / Postal Address:

- Level 3 B:HIVE
- 72-74 Taharoto Road
- Takapuna, Auckland 0622
- New Zealand

### 💬 微信 / WeChat:

- 通过我们的官方微信联系

You can submit a complaint through any of the following channels:

**✉ Email:** hello@expfin.co.nz

**📞 Phone:** 022 314 5326 (Mon-Fri 9:00 AM - 6:00 PM)

**✉ Mail:** Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622

**💬 WeChat:** Contact through our official WeChat

投诉应包含的信息 / Information to Include

为了帮助我们更好地处理您的投诉，请提供：

### 1. 您的联系信息 / Your Contact Information

- 姓名 / Name
- 电话 / Phone
- 邮箱 / Email
- 首选联系方式 / Preferred contact method

### 2. 投诉详情 / Complaint Details

- 发生了什么事情 / What happened
- 何时发生的 / When it occurred
- 涉及哪些服务或产品 / Which services or products were involved
- 您期望的解决方案 / Your desired resolution

### 3. 相关文件 / Supporting Documents

- 任何相关的邮件、合同或文件
- Any relevant emails, contracts or documents

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## 我们的处理流程 / Our Process

### ✉ 确认收到 / Acknowledgment

- 时限 / **Timeframe:** 3个工作日内 / Within 3 business days
- 方式 / **Method:** 我们会通过邮件或电话确认收到您的投诉
- We will acknowledge receipt via email or phone

### 🔍 调查 / Investigation

- 时限 / **Timeframe:** 10个工作日内 / Within 10 business days
- 流程 / **Process:**
  - 我们会认真调查您的投诉
  - 可能会联系您了解更多信息
  - 与相关团队成员沟通
  - We will thoroughly investigate your complaint
  - May contact you for more information
  - Communicate with relevant team members

### ✉ 回复 / Response

- 内容 / **Content:**
  - 调查结果说明 / Explanation of findings
  - 我们的决定和理由 / Our decision and reasoning
  - 采取的补救措施 (如适用) / Remedial actions taken (if applicable)
  - 您的权利和进一步选择 / Your rights and further options

### ⌚ 延期通知 / Extension Notice

- 如果需要更多时间调查，我们会：

- 在10个工作日内通知您
  - 说明延期原因
  - 告知预计完成时间
  - If more time is needed, we will:
    - Notify you within 10 business days
    - Explain reasons for extension
    - Provide estimated completion date
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## ② 第二步：外部争议解决 / Step 2: External Dispute Resolution

如果您对我们的回复不满意，或者我们在规定时限内未能解决您的投诉，您可以将投诉提交给外部争议解决机构。

If you are not satisfied with our response, or if we fail to resolve your complaint within the specified timeframe, you can escalate to an external dispute resolution scheme.

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### Financial Services Complaints Limited (FSCL)

EXP Finance 是 FSCL 的成员。FSCL 是一个独立的、免费的金融服务争议解决机构。

EXP Finance is a member of FSCL, an independent and free dispute resolution scheme for financial services.

#### **联系方式 / Contact Information:**

##### 网站 / Website:

- [www.fscl.org.nz](http://www.fscl.org.nz)

##### 电子邮件 / Email:

- [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

##### 免费电话 / Toll-Free:

- 0800 347 257

##### 邮寄地址 / Postal Address:

- Financial Services Complaints Limited (FSCL)
- Level 4, 101 Lambton Quay
- Wellington 6011
- New Zealand

##### 传真 / Fax:

- 04 472 3019
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## FSCL 处理流程 / FSCL Process

### 1. 提交投诉 / Submit Complaint

- 在线提交: [www.fscl.org.nz](http://www.fscl.org.nz)
- 通过邮件、电话或邮寄
- Online at [www.fscl.org.nz](http://www.fscl.org.nz)
- Via email, phone or mail

## 2. 评估 / Assessment

- FSCL 会评估您的投诉是否在其管辖范围内
- FSCL will assess if your complaint is within their jurisdiction

## 3. 调解 / Mediation

- FSCL 会尝试通过调解解决争议
- FSCL will attempt to resolve through mediation

## 4. 裁决 / Decision

- 如果调解不成功，FSCL 可能会做出有约束力的决定
- If mediation fails, FSCL may make a binding decision

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## ⌚ 费用 / Costs

### 内部投诉流程 / Internal Complaint Process

- 完全免费 / Completely Free
- 向我们提交投诉不收取任何费用
- No charges for submitting complaints to us

### FSCL 争议解决 / FSCL Dispute Resolution

- 对消费者免费 / Free for Consumers
- FSCL 的服务对您完全免费
- FSCL services are free of charge to you

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## ⌚ 时限总结 / Timeline Summary

步骤 / Step	时限 / Timeframe
确认收到投诉 / Acknowledge receipt	3个工作日 / 3 business days
调查并回复 / Investigate and respond	10个工作日 / 10 business days
延期情况下的最终回复 / Final response if extended	20个工作日 / 40 business days

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## 📞 常见问题 / FAQs

Q1: 什么样的问题可以投诉？

**A:** 任何与我们服务相关的不满，包括：

- 服务质量问题
- 沟通问题
- 收费争议
- 专业行为问题
- 信息披露问题

Q1: What can I complain about?

**A:** Any dissatisfaction with our services, including:

- Service quality issues
  - Communication problems
  - Fee disputes
  - Professional conduct concerns
  - Information disclosure issues
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Q2: 投诉会影响我的服务吗？

**A:** 不会。提出投诉不会对您当前或未来的服务产生负面影响。

Q2: Will complaining affect my service?

**A:** No. Making a complaint will not negatively impact your current or future services.

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Q3: 我可以匿名投诉吗？

**A:** 虽然我们接受匿名反馈，但为了有效调查和回复，我们需要您的联系信息。所有信息将严格保密。

Q3: Can I complain anonymously?

**A:** While we accept anonymous feedback, we need your contact information to effectively investigate and respond. All information is strictly confidential.

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Q4: 投诉记录会被保留吗？

**A:** 是的，我们会保留投诉记录以改进服务质量，但会严格遵守隐私法规。

Q4: Are complaint records kept?

**A:** Yes, we maintain complaint records to improve service quality, strictly complying with privacy regulations.

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Q5: 如果我不会说英语怎么办？

**A:** 我们提供中文服务。您可以用中文提交投诉，我们会用中文回复。

Q5: What if I don't speak English?

**A:** We provide services in Chinese. You can submit complaints in Chinese and receive responses in Chinese.

## 保密性 / Confidentiality

我们严格遵守《隐私法 2020》(Privacy Act 2020) :

- 您的投诉信息将被保密
- 仅用于调查和解决投诉
- 不会与无关第三方分享
- 根据法律要求保留记录

We strictly comply with the Privacy Act 2020:

- Your complaint information is confidential
- Used only for investigation and resolution
- Not shared with unrelated third parties
- Records maintained as required by law

## 持续改进 / Continuous Improvement

我们重视每一个投诉作为改进服务的机会 :

- 定期审查投诉趋势
- 识别系统性问题
- 实施改进措施
- 培训团队成员

We value every complaint as an opportunity to improve:

- Regular review of complaint trends
- Identification of systemic issues
- Implementation of improvements
- Team member training

## 您的其他权利 / Your Other Rights

除了本投诉流程，您还可以：

### **Financial Markets Authority (FMA)**

- 如果您认为存在严重的违规行为
- 网站: [www.fma.govt.nz](http://www.fma.govt.nz)
- 电话: 0800 434 566

### **Commerce Commission**

- 如果涉及《公平交易法》问题
- 网站: [www.comcom.govt.nz](http://www.comcom.govt.nz)
- 电话: 0800 943 600

### **Privacy Commissioner**

- 如果涉及隐私问题
- 网站: [www.privacy.org.nz](http://www.privacy.org.nz)
- 电话: 0800 803 909

In addition to this complaint process, you can also contact:

### **Financial Markets Authority (FMA)**

- For serious regulatory concerns
- Website: [www.fma.govt.nz](http://www.fma.govt.nz)
- Phone: 0800 434 566

### **Commerce Commission**

- For Fair Trading Act issues
- Website: [www.comcom.govt.nz](http://www.comcom.govt.nz)
- Phone: 0800 943 600

### **Privacy Commissioner**

- For privacy concerns
- Website: [www.privacy.org.nz](http://www.privacy.org.nz)
- Phone: 0800 803 909

## 投诉表格 / Complaint Form Template

为了更方便地提交投诉，您可以使用以下模板：

To make it easier to submit a complaint, you can use this template:

投诉日期 / Date: \_\_\_\_\_

个人信息 / Personal Information:

- 姓名 / Name: \_\_\_\_\_
- 电话 / Phone: \_\_\_\_\_
- 邮箱 / Email: \_\_\_\_\_
- 首选联系方式 / Preferred contact: \_\_\_\_\_

投诉详情 / Complaint Details:

1. 投诉内容 / What happened:

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2. 发生时间 / When:

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3. 涉及的服务/产品 / Service/Product involved:

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4. 您期望的解决方案 / Desired resolution:

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5. 附件 / Attachments (if any):  
\_\_\_\_\_

签名 / Signature: \_\_\_\_\_

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## 📞 立即联系我们 / Contact Us Now

如果您有任何投诉或疑虑，请不要犹豫，立即联系我们：

### **EXP Finance (速捷信贷)**

- ✉ Email: [hello@expfin.co.nz](mailto:hello@expfin.co.nz)
- 📞 Phone: 022 314 5326
- 📍 Address: Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622
- 🌐 Website: [www.expfin.co.nz](http://www.expfin.co.nz)
- ☎ FSPR: 761111

### **营业时间 / Business Hours:**

- 周一至周五 / Monday - Friday: 9:00 AM - 6:00 PM
- 周六、周日 / Saturday - Sunday: 预约服务 / By Appointment

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## ✓ 我们的承诺 / Our Commitment

我们承诺：

- ✓ 认真对待每一个投诉
- ✓ 公平、公正地处理投诉
- ✓ 及时回复和解决
- ✓ 从投诉中学习和改进
- ✓ 尊重您的权利

We commit to:

- ✓ Take every complaint seriously
- ✓ Handle complaints fairly and impartially
- ✓ Respond and resolve promptly
- ✓ Learn and improve from complaints
- ✓ Respect your rights

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