



FAIR CONDUCT PROGRAMME SUMMARY

GENERAL FINANCE LIMITED

31 MARCH 2025

INTRODUCTION

This is a fair conduct programme summary ("FCP Summary") prepared for General Finance Limited ("GF") under section 446H of the Financial Markets Conduct Act 2013 ("FMCA") as amended by the Financial Markets (Conduct of Institutions) Amendment Act 2022.

GF is a "financial institution" for the purposes of section 446E of the FMCA because it is a non-bank deposit taker, and it provides the relevant services listed below.

This FCP Summary sets out a summary of key matters about GF's Fair Conduct Programme ("FCP") to assist consumers to:

- a) be reasonably aware of how we will comply with the fair conduct principle,
- b) make informed decisions about dealings and interactions with us in relation to the relevant services and associated products that we provide, and
- c) understand how to make a complaint about those relevant services and associated products.

This FCP Summary was approved on 24 October 2024 by our Board of Directors.

RELEVANT SERVICES AND ASSOCIATED PRODUCTS

GF provides the following relevant services and associated products in the following ways:

- a) **Secured Term Deposits** are defined in GF's latest publicly available Product Disclosure Statement a copy of which can be viewed on the General Finance Website (www.generalfinance.co.nz).

These Secured Deposits are:

- primarily fixed term and fixed interest rates, with interest typically paid monthly, quarterly, or compounded quarterly and paid on maturity;
- available for fixed periods between 3 and 60 months;
- minimum deposit amount is \$2,000.

The vast majority of GF services and/or associated products are sold directly to consumers but there are a limited number distributed by intermediaries.



OUR COMPLIANCE WITH THE FAIR CONDUCT PRINCIPLE

We have established and implemented our FCP. This includes policies, processes, systems, and controls that have been designed to make sure our FCP operates to achieve fair conduct outcomes for our customers. We are committed to maintaining our FCP so that it remains fit-for-purpose, and compliant in all respects with sections 446G and 446J of the FMCA.

Our Board of Directors have overall responsibility for our compliance with both our FCP and our compliance with the fair conduct principle. To assist our Board, we have operational oversight within GF to oversee our day-to-day compliance with both our FCP and the fair conduct principle.

COMPLAINT PROCESS

If you believe we have managed your relationship or application unfairly, please raise your issue or complaint with us, and ideally how you would like it to be resolved.

In the first instance please call us at 0800 500 602 or complaints@generalfinance.co.nz. Post: General Finance, PO Box 1314, Shortland Street, Auckland 1010.

We will investigate all allegations of unfair conduct and respond within 5 working days, in writing acknowledging your issue or complaint. In some instances, further information may be sought, however we will update the process to date and outline next steps being taken.

If you are not satisfied with the response from our initial investigation, you may escalate the matter to our Director, Greg Pearce, by contacting him at greg.pearce@generalfinance.co.nz. He will work with the appropriate team to find a solution.

If the matter is not resolved to your satisfaction, you have the option of seeking resolution through an independent dispute resolution process, as outlined below:

- GF is a member of The Financial Services Complaints Limited (FSCL Scheme)
- The FSCL Scheme is an approved external disputes resolution scheme pursuant to the Financial Service Providers (Registration and Dispute Resolution) Act 2008
- You can contact FSCL directly using the details below:

Website: www.fscl.org.nz

Phone: 0800 347 257

Email: complaints@fscl.org.nz

- Our Financial Service Provider (FSP) participant number is FSP8882.