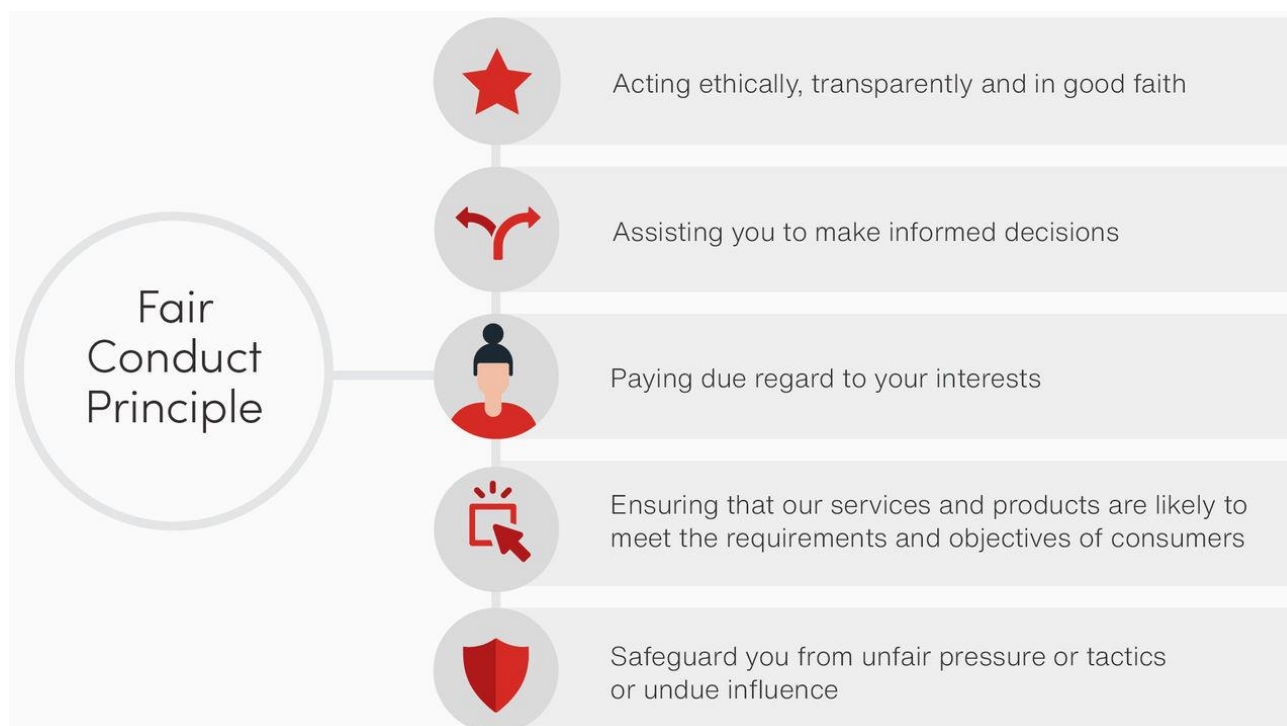


# VERO'S FAIR CONDUCT PROGRAMME

At Vero, how we operate is guided by the fair conduct principle, ensuring we have you, our customers, at the heart of everything we do.

The **fair conduct principle** ensures that we treat you fairly at every touch point in your customer journey. Starting from product and service design, right through to sales, distribution and claims, with every transaction and interaction in between.

Here are some of the ways we ensure you are treated fairly:



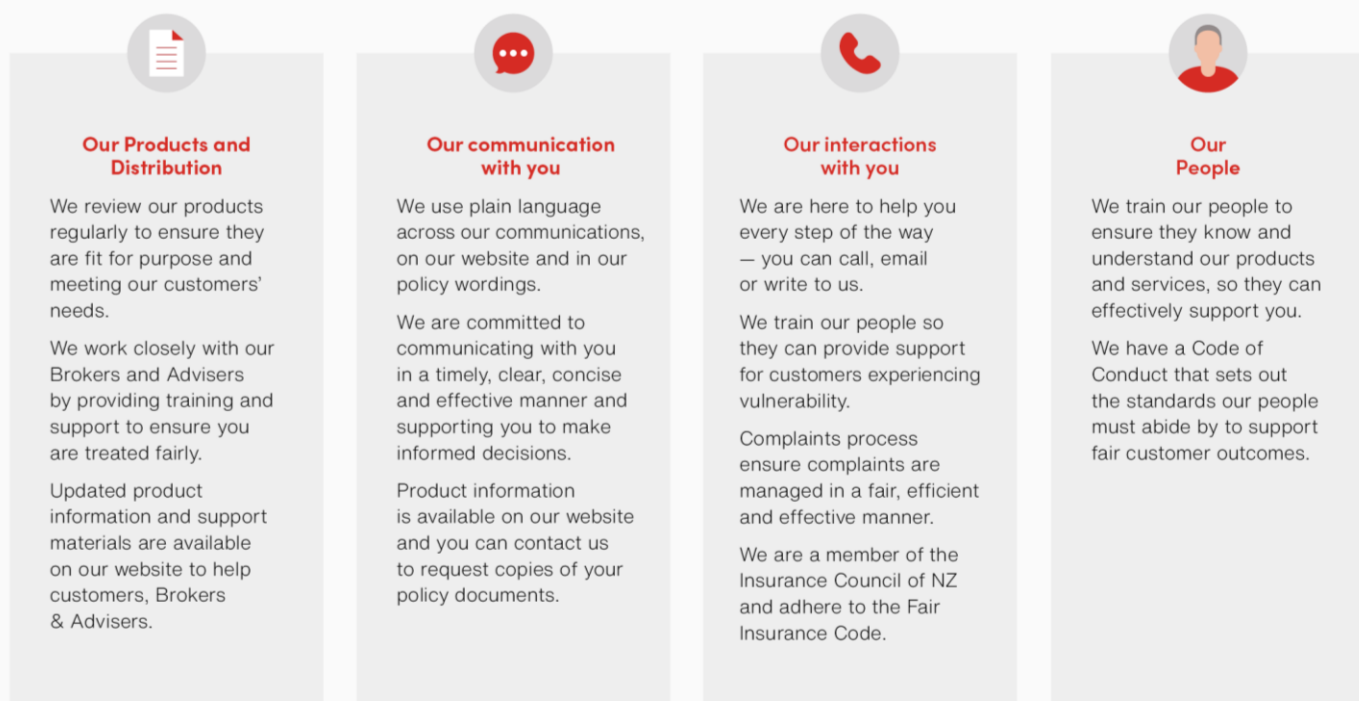
Learn more about the [Fair Conduct Product Principle](http://www.fma.govt.nz) by searching it up at [www.fma.govt.nz](http://www.fma.govt.nz).

## How we comply

We've developed a Fair Conduct Programme that governs all aspects of our business, ensuring Vero acts in alignment with the fair conduct principle.

**A high-level summary of what we do to comply with our Fair Conduct Programme can be seen in the diagram below:**

### Fair Conduct Programme



## Understanding our complaints process

There are many ways we interact with and support our customers. Vero's Fair Conduct Programme sets out to ensure you are treated fairly and with integrity at every step of your journey with us- including if you need to make a complaint about our products or services.

Customer Service is at the heart of our business. We are committed to treating any dissatisfaction seriously and to putting things right as fairly and as quickly as possible.

You can find out more about our complaints process on our website at [www.vero.co.nz](http://www.vero.co.nz) and search 'complaint'.

Learn more about the Conduct of Financial Institutions (CoFi) legislation by looking it up at [www.fma.govt.nz](http://www.fma.govt.nz).