

Zagga's Complaints Procedure

Date Updated: 10 November 2025

Purpose

Zagga is committed to ensuring a high quality of service to all users. However, there may be occasions when problems arise and this procedure sets out the process for complaint resolution. The procedure is intended to ensure all complaints are handled in a timely, fair and consistent manner. Zagga is a registered member of Financial Services Complaints Limited, Registered ID 5580. Magna Trust Company Limited is a registered member of Financial Services Complaints Limited, Registered ID 5580.

Procedure

1. Complaints may be received via email, phone, letter or in person. If the complaint is received in person or by telephone the recipient will attempt to resolve the complaint on the spot. If the complaint is successfully resolved the recipient will enter the details into the Complaints register and identify it as resolved.
2. If a complaint is received in writing, or if an 'in person' complaint cannot be immediately resolved, the recipient will log it in to the Complaints register and bring it to the attention of the CEO. The CEO will determine the best way to proceed and may assign a staff member to manage the complaint.
3. All complaints in writing will receive an immediate written response which sets out the actions that Zagga has taken, and intends to take, the name and contact details of the staff member assigned to the complaint, and an estimated timeframe for investigation and/or resolution.
4. When Zagga reaches a decision on the complaint the complainant will receive a decision notice outlining Zagga's findings and resolution offered. However, if Zagga reaches the view that the parties are unlikely to resolve the complaint the complainant will receive a deadlock notice advising of same. The decision and deadlock notices will also advise the complainant that they may take the complaint, free of charge, to Zagga's dispute resolution scheme provider.