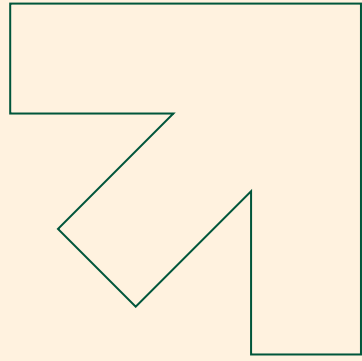




Fair Conduct Programme – nib New Zealand





Our Fair Conduct Programme

At nib, our Fair Conduct Programme establishes clear standards of conduct to ensure we provide fair, transparent, and ethical services to our members.

It sets out our policies, processes, systems and controls that help us deliver fair outcomes to our members.

Our Fair Conduct Programme applies across all areas of nib’s operations, including:

- **Products and Services:** health, life, and living insurance products for individuals, families, groups, and international visitors.
- **Distribution Channels:** sales through direct channels, advisers, group schemes, AA Health, and our Toi Ora programme for iwi and hapū.
- **Member Journey:** from product design and claims handling to ongoing support and complaint resolution.

Our Fair Conduct Programme helps our staff understand their role in treating our members fairly. We regularly review our Fair Conduct Programme, with oversight from our Board of Directors and senior leaders, to ensure it remains effective and continues to meet our members’ needs.



Message from Our CEO

“At nib, our purpose is clear: to help our members achieve **better health and wellbeing**. Treating you fairly and ensuring we earn and sustain your trust is at the heart of everything we do.

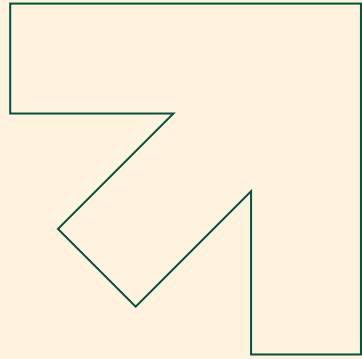
Our **Fair Conduct Programme** reflects this commitment. It ensures we operate ethically, transparently, with your needs at the forefront—whether we’re designing products, supporting you through a claim, or helping you make informed decisions.

Fair conduct is more than compliance; it’s a key part of how we deliver value to our members and stakeholders. At nib, fairness strengthens trust, supports operational excellence, and enhances long-term member satisfaction.

Thank you for trusting nib to support your health journey.”

Skye Daniels
Chief Executive Officer
nib New Zealand





Your Trust, Our Commitment

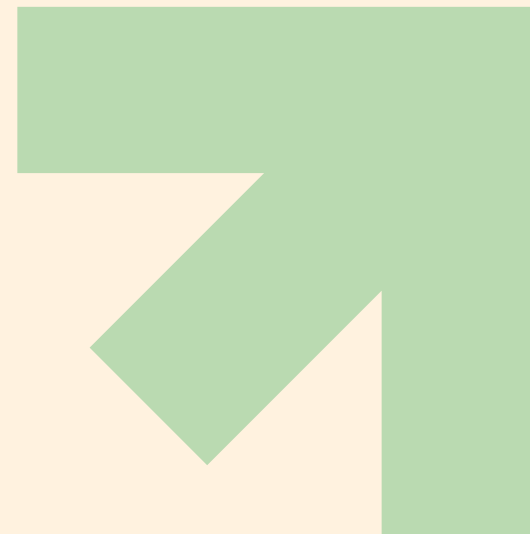
Our Fair Conduct Programme reflects our commitment to conducting business responsibly and ethically by:

- Paying due regard to our members' interests.
- Acting ethically, transparently and in good faith.
- Assisting our members to make informed decisions.
- Ensuring our products and services meet the requirements of our members.
- Never using unfair pressure or tactics, or undue influence.



Delivering Fairness in Every Interaction

We are committed to making fair conduct an integral part of your experience. From the products we design, to the way we communicate and support you, fairness is built into every step of our service.



Supporting You

nib builds an understanding of our advisers including their relevant experience and why they want to recommend and service nib members through the agency application form and an interview with an nib Adviser Partner Manager. We also conduct background reference checks.

Tailored Products

We design, deliver, and regularly review our health, life, and living insurance solutions to ensure they meet members' needs and expectations.

Clear Information

We ensure all communications are clear, honest, and easy to understand.

Responsible Distribution

We work with trained and qualified intermediaries, partners, and our Direct-to-Consumer team.

Fair Sales Practices

We prioritise member needs over sales targets and train our staff to provide ethical, empathetic support.

Seamless Digital Experience

Our website, my nib app, and portals are designed for easy, accessible self-service.

Fair Claims Handling

We process claims efficiently, transparently, and continuously improve based on feedback.

Ethical Conduct

Our employees uphold high ethical standards, and we take responsibility for mistakes, resolving them promptly.

Building a Culture of Fairness

We've built a culture where doing the right thing is second nature. Here's what drives fairness across nib:

- **A Culture of Fairness:** Every team member plays a role in fairness, with our leaders setting the example.
- **Empowering our people:** Clear policies, effective tools, and expert guidance help our staff uphold fairness in their roles.
- **Ongoing Learning:** Regular training equips our team with the right knowledge and skills to do the right thing.
- **Measuring and improving:** We regularly review conduct, culture, customer outcomes, and product suitability to drive continuous improvement.
- **Listening and adapting:** We value member feedback and use it to adapt, refine, and continuously improve to serve our members.

Members in Vulnerable Circumstances

We are committed to supporting members who may be in vulnerable circumstances by providing:

- Flexible payment options to ease financial stress.
- Clear and supportive communication, including help for members facing language barriers.
- Additional claims assistance for those needing extra support.

We ensure members receive the right care and outcomes by promoting fairness, inclusivity, and tailored support. For more information, visit our [vulnerable members page](#).

Complaints and Feedback – We're Listening

We value your feedback and are committed to improving our services. If you have a complaint about our products or services, or if something doesn't meet your expectations, we want to hear from you.

- We acknowledge complaints promptly, investigate thoroughly, and keep you informed.
- We analyse complaints to identify patterns and make improvements.
- Fair and efficient complaints handling builds trust and drives continuous improvement.

Step 1: Let Us Know

- Visit nib.co.nz/complaints or use the **mynib app** to share your complaint or concerns.
- If we can't resolve your complaint immediately, it will be escalated to a senior manager or our complaints committee.

Step 2: External Support

If you're not satisfied with our response, you can contact the **Insurance and Financial Services Ombudsman**—a free and independent service that resolves complaints.





nib.co.nz

© 2025 nib nz limited