



## TERMS OF USE

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By continuing to use our website you accept these Terms of Use and our Privacy Policy.

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GSI Direct is not providing financial advice to you in respect of the policies and we recommend you obtain independent financial advice prior to purchase.

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## JURISDICTION

These Terms of Use are governed by and to be construed in accordance with the laws of New Zealand who's Courts will have exclusive jurisdiction to hear any dispute arising from the use of this website.

## COMPLAINTS PROCEDURE

GSI Direct is dedicated to providing their clients with a high quality service and wants to ensure that this is maintained at all times.

If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the event you remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for you to refer the matter to the Complaints department at Lloyd's, their address is:

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