

Public Disclosure Guide

Here is some key information you need to know to help you understand what type of advice we are able to give you, so that you can make an informed and confident choice when engaging us.

When we say “we”, “us”, “our”, or “ours”, we mean NZOne Group Limited (trading as NZOne Financial Services). When we say “financial advice”, “advice”, or “service”, we mean the financial advice service we provide. When we say “provider”, we mean product provider.

Our License

We are a licensed Financial Advice Provider, which means we hold a license issued by the Financial Markets Authority (FMA) to provide a financial advice service. As a licensed Financial Advice Provider, we must abide by the license conditions imposed by the FMA.

The conditions that apply to our license are the standard licensing conditions set by the FMA, and our license allows us to engage individuals (who meet certain criteria) to give advice to our clients on our behalf.

Our Financial Services Provider number is **491366**. You can find us on the Financial Services Provider Register here:

<https://fsp-register.companiesoffice.govt.nz/>

Our Financial Advice Service

1. Products and Product Providers

Our license allows us to give financial advice on certain types of products. The products we can give advice on are:

- o Personal Risk Insurances
- o Mortgage Products/Credit Consumer Contracts
- o KiwiSaver Schemes

We have agreements, or “agencies”, with product providers. Here is a list of providers we have agencies with:

Personal Risk Insurances

- | | | |
|----------------|-----------------|-----------------|
| o Accuro | o Cigna | o Partners Life |
| o AIA | o Fidelity Life | |
| o Asteron Life | o nib | |

Mortgage Products/Consumer Credit Contracts

- | | | |
|------------------------|------------------------|------------------|
| o ANZ | o CFML | o Pepper Money |
| o ASAP Finance Limited | o Cressida | o RESIMAC |
| o ASB | o DBR | o SBS Bank |
| o Avanti Finance | o First Mortgage Trust | o SELECT |
| o Basecorp Finance | o Heartland Bank | o Southern Cross |
| o BNZ | o NZCU | o Sovereign |

- o The Co-operative Bank
- o Westpac
- o Zip Business

KiwiSaver Schemes

- o Generate (Generate Investment Holdings Limited)
- o Milford Asset Management
- o NZ Funds (New Zealand Funds Management Limited)

Some of our advisers only have agencies with some of these providers. You can ask your adviser, look at their Disclosure Guides (available on our website or on request), or contact us directly to find out more.

We can only give advice about products from the product providers we have agencies with. If you need advice about a product or provider that we can't help with, let us know and we'll do our best to find someone who can.

2. Referral Partners

If we think you would benefit from something that we can't give advice on, we may refer you to an external party or organisation who can help. We call these our "referral partners".

Here is a list of referral partners we currently have agreements with:

- o Asset Finance
- o JB Insure
- o Prospa New Zealand
- o Ray White Real Estate
- o Tower Insurance
- o UK Pension Transfers
- o XE Money

Fees

1. Mortgage Products

Generally we won't charge you any fees for the mortgage advice we provide to you. This is possible because, on settlement of a loan, we usually receive commission from the lender.

However, we may charge you a one-off fee if one or more of the following occurs:

- o If we don't receive commission from the lender
- o If we have to repay commission to the lender
- o When substantial work has been undertaken and you withdraw, transfer, or cancel your application

If any of the above circumstances apply, we will confirm this with you – including the amounts of any applicable fees, how they are calculated, and payment terms – as part of our advice process.

2. Other Products

If we provide advice in relation to Personal Risk Insurances, Credit Consumer Contracts, or KiwiSaver Schemes, we do not charge any fees, expenses, or other amounts to our clients.

Commissions & Incentives

1. Commissions

We receive commissions from the product providers about whose products we give advice (see a list of our providers under [Our Financial Advice Service](#)).

Initial commissions

If you take out an insurance policy, loan, or join a KiwiSaver scheme because of using our service, the provider usually pays a commission to your adviser and to us. The commission is based on the amount of premium you pay for your policy; your total lending amount; or your contributions to the scheme within the first 12 months.

Renewal commissions

If you keep your insurance policy, loan, or stay in your KiwiSaver scheme, the provider usually pays a commission to your financial adviser and to us every year. The commission is based on the amount of premium you pay for your policy; your total remaining lending; or your ongoing account balance.

Some providers may also pay a fixed commission amount for every home loan we re-fix with them.

Referral Partners

We may receive a commission from our referral partners if we give them your information and you use their services. How the commission is calculated varies between different referral partners. For more information, please ask your adviser or contact us directly.

2. Incentives

We may occasionally receive an incentive or gift from our product providers. Examples include invitations to lunches, sporting events or conferences; coffees or other beverages; or provider branded items such as stationery. We may also meet with providers for training or accreditation purposes.

We have a strict policy in place to make sure anything we receive does not compromise the integrity of the advice we provide or create a conflict of interest. If you have any questions about this, please ask your adviser or contact us directly.

Conflicts of Interest

We take any perceived, potential, or actual conflicts of interest very seriously. We have a dedicated policy for dealing with such issues whereby we avoid, disclose and/or manage any conflicts of interest.

If a conflict of interest arises between our interests and the interests of our clients, we give priority to the interests of our clients. Our advice process is designed to demonstrate how the advice we give is in the best interests of our clients. The advice we give is also audited (internally and externally), to make sure the service we provide meets both our legislative obligations and our own quality standards.

We do not have any conflicts of interest in relation to our service other than receiving commissions and/or incentives as described in [Commissions & Incentives](#).

Complaints & Dispute Resolution

To find out about our complaint handling process (including how to make a complaint and information about our free, independent dispute resolution scheme) please see our **Complaints Policy** on our website :

<https://nzonegroup.com/complaints-policy/>

or contact us to request a copy.

Our Duties

We (and any person giving advice on our behalf) are bound by specific duties outlined in the Financial Markets Conduct Act 2013. These duties include:

- o Giving priority to our client's interests.
- o Exercising care, diligence and skill when providing our service.
- o Meeting the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services (the "**Code**").
- o Meeting the standards of ethical behaviour, conduct, and client care set out in the **Code**.

To see the full **Code**, click here:

<https://www.mbie.govt.nz/dmsdocument/5423-code-of-professional-conduct-for-financial-advice-services>

Contact Us

You are welcome to contact us at any time using the details below:

Call us: 0800 469 637 (Between 9am to 5:30pm, Monday to Friday)

Message us: www.nzonegroup.com

E-mail us: admin@nzonegroup.com

Write to us: PO Box 46, Silverdale, Auckland 0944