

KiwiSaver Disclosure Guide

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

When we say “we”, “us”, “our”, or “ours”, we mean NZOne Group Limited (trading as NZOne Financial Services).

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Rakesh Verma

Address: 21 Manuel Road, Silverdale, Auckland 0932, New Zealand

Phone: 027 272 7605

Email: rakesh.verma@nzonegroup.com

FSPR Number: 487569

My Financial Advice Provider below is authorised to operate under the licence held by NZOne Group Limited.

Name of Financial Advice Provider: NZOne Group Limited

Trading as: NZOne Financial Services

FSPR Number: 491366

Address: 21 Manuel Road, Silverdale, Auckland, 0932, New Zealand

Phone: 0800 469 637

Email: admin@nzonegroup.com

Website: www.nzonegroup.com

Licensing information

We operate under a current licence issued by the Financial Markets Authority in the name of: NZOne Group Limited.

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

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

Nature and scope of advice

The information below will help you understand what type of advice will be provided.

Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties include:

- Meeting the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (the “Code”).
- Giving priority to our client’s interests.
- Exercising care, diligence, and skill.
- Meeting the standards of ethical behaviour, conduct, and client care set out in the Code.

Services I provide

I can provide financial advice on KiwiSaver. I can help you understand the risks and rewards of KiwiSaver. I can also show you how to use a risk profile tool, become a member, or transfer between KiwiSaver schemes.

As well as KiwiSaver, I can provide advice on personal risk insurances and mortgages. Let me know if you'd like to find out more.

Providers I use

I have agreements, or "agencies", with KiwiSaver providers. I can only provide KiwiSaver advice about schemes from the KiwiSaver providers I have agencies with. The current KiwiSaver providers I can use are:

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

What else I can offer

I can also help you with other services through my referral partners:

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

Fees and expenses

We won't charge you any fees for the KiwiSaver scheme advice I provide to you. This is possible because, if you join a KiwiSaver scheme from a provider I have an agency with, we usually receive commission from the provider.

Conflicts of interest

Commission

If you choose to join a KiwiSaver scheme with one of the providers I use, we will be paid a commission by the provider. The commission is between \$40.00 - \$300.00 on joining the scheme (depending on the size of your contributions to the scheme within the first 12 months), and we will also receive an amount equal to between 0.10% - 0.25% per year of your account balance ongoing.

If there are any variations to the above or any other commission payments that may apply, specific to your KiwiSaver application, I will disclose this to you as part of my advice process. Once I have made my recommendations and you're comfortable proceeding, I'll reconfirm any applicable commission with you.

We may also receive a referral fee or commission if I refer you to a referral partner(s). I will give you more information about how that referral fee or commission is calculated, before proceeding.

I manage the conflicts of interest arising from these commission(s) by:

- Following an advice process that ensures I understand your needs and goals, so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the product I recommend is in accordance with your identified needs.
- Providing you with the above information on how commissions are calculated and paid.
- Undertaking regular training on how to manage conflicts of interest.

Privacy & security

I will collect personal information in accordance with our Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with our Privacy Policy. Our Privacy Policy can be found on our website here:

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

Complaints & Dispute Resolution

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. Alternatively, you can contact our internal complaints service by phoning 0800 469 637 or emailing admin@nzonegroup.com using the heading “*Complaint - (Your Name)*”. Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours.

We will then record your complaint in our Complaints Register and will work with you to resolve your complaint. We may want to meet with you to better understand your issues. We aim to provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution, you can refer your complaint to our external dispute resolution service. This independent service will cost you nothing and will assist us to resolve things with you.

Our external dispute resolution service:

Name: Financial Services Complaints Limited

Freephone: 0800 347 257

Website: <https://www.fscl.org.nz/>

E-mail: complaints@fscl.org.nz

Postal address: PO Box 5967, Wellington 6140

For more information, please see our Complaints Policy which can be found on our website here:

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

Availability of information

This information is available in hard or soft copy on your request.