

IMPORTANT INFORMATION TO KNOW

This document sets out important information about Nichola Wadey Financial Services Ltd advice service. It is important that you read it carefully to ensure you understand it completely. Please contact Nicola Louise Wadey if you have any queries.

Licensing Information

Nichola Wadey Financial Services Limited (FSP29042) holds a licence issued by the Financial Markets Authority to provide financial advice. Nicola Louise Wadey and Leecia Burford are authorised under that licence to provide financial advice.

- Nicola Louise Wadey (FSP34162)
- Leecia Burford (FSP241545)

If you wish to view Nichola Wadey Financial Services Limited registration and licence, please go to the Financial Service Providers Register: <https://fsp-register.companiesoffice.govt.nz> and search our company Financial Services Provider (FSP) number FSP29042. As a licensed Financial Advice Provider, Nichola Wadey Financial Services Limited has standard conditions to its licence. There are no conditions specific to Nichola Wadey Financial Services Limited nor limitations or restrictions on the advice that may be given.

Nature of Scope of our Financial Advice Service

Nichola Wadey Financial Services Limited provides advice about Personal & Business Insurance:

Personal Insurance

Life Insurance Cover
Mortgage Protection Cover
Trauma/Critical Illness Cover
Health Insurance Cover
Total Permanent Disability Cover
Income Protection Cover
Redundancy Cover

Business Insurance

Business Insurance Cover
Share Purchase
Key Person
Loss of Revenue

Product providers we can recommend:

- Partners Life
- AIA
- Asteron Life
- Fidelity Life
- Nib
- Southern Cross
- Accuro
- AMP

Not all of Nichola Wadey Financial Services Limited advisers will be able to provide advice in relation to all of these financial advice products or from all of these providers.

Nichola Wadey Financial Services Limited does not give advice on:

- Mortgages
- Financial Planning
- Fire and General Insurances

Nichola Wadey Financial Services Limited refer these to a trusted adviser, who is licensed to give advice in these arrears and Nichola Wadey Financial Services Limited receives a referral fee for the referral only.

Fees or Expenses

Nichola Wadey Financial Services Limited does not charge fees, expenses or any other amount for the financial advice provided to clients except in the particular circumstances set out below and agreed in advance with the client.

Conflicts of Interest and Incentives

We are here for our clients and to advice you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time, product providers assist us with sponsorship monies for our clients' sports teams and may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers and other incentives.

How we manage any conflicts of interest:

- We follow an advice process that ensures our recommendations are made approximately, based on client's goals and circumstances
- All our advisers undergo annual training about how to manage conflicts of interests
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required
- We undertake an annual independent Compliance Assurance Review

Complaints and Dispute Resolution

If you have a problem, concern, or complaint about any part of my service, please tell me or my internal complaints scheme so that I or my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by calling 09 950 5901 or email nicky@nwfs.co.nz

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at:

Address: Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington

Freephone: 0800 347 257 - Fax: (04) 472 3728- Email: info@fscl.org.nz

You also have the right to address your complaint to the Financial Markets Authority (FMA). Details of the FMA complaints process are available on the FMA website: www.fma.govt.nz. FMA can also be contacted at: Level 2, 1 Grey Street, P O Box 1179, Wellington 6140 or by phone 04 472 9830.

Our duties and Obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge and skill set out in the Code of Conduct
- Give priority to the client's interests and

- Exercise care, diligence, and skill and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>

Contact Us

**Name and registration number
of Financial Adviser:**

Nicola Louise Wadey (FSP 34162)

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