



Licensing information

LICENSING INFORMATION

Saving Kiwis Financial Solutions Ltd (FSP 31091_ holds a Financial Advice Providers Transitional license issued by the Financial Markets authority to provide financial advice for Financial Adviser- Lawrence Diack FSP 82742

NATURE AND SCOPE OF THE ADVICE

Saving Kiwis Financial Solutions provides advice to our clients about their investments – KiwiSaver and retirement savings and life insurance. Our financial adviser Lawrence Diack provides financial advice in relation to KiwiSaver, managed funds, life insurance and health insurance.

We only provide financial advice about products from certain providers: • For KiwiSaver-, we work with two KiwiSaver providers– Booster and OneAnswer • For life insurance, we work with two companies – FidelityLife and PartnersLife • For health insurance we work with PartnersLife

FEES AND EXPENSES

SAVING KIWIS FINANCIAL SOLUTIONS does not charge fees, expenses or any other amount for any financial advice provided to its clients.

CONFLICTS OF INTEREST AND INCENTIVES

For life insurance and health insurance, Saving Kiwis Financial Solutions and the financial adviser receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Saving Kiwis Financial Solutions and your financial adviser. The amount of the commission is based on the amount of the premium. For KiwiSaver, Saving Kiwis Financial Solutions and the financial adviser receive commissions from the KiwiSaver Providers with whom we arrange KiwiSaver. To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing Lawrence@savingkiwis.co.nz, or by calling: 0276657283. You can also write to us at: 3 Waimuri Close Te Atatu Peninsula Akld 0610. When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Ltd. Financial Services Complaints Ltd provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact Financial Services Complaints Ltd at
Address: PO Box 5967, Lambton Quay, Wellington 6145
Telephone number: 0800 347257
Email address: info@fscl.org.nz

DUTIES INFORMATION

SAVING KIWIS FINANCIAL SOLUTIONS LTD, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

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 DETAILS

SAVING KIWIS FINANCIAL SOLUTIONS LTD FSP 31091 is the Financial Advice Provider.

You can contact us at: Phone: 0800 247 728 or 027 665 7283
Email: Lawrence@savingkiwis.co.nz

Address: 3 Waimuri Close, Te Atatu Peninsula Auckland
Trading name: Saving Kiwis Financial Solutions
Telephone number: 027 665 7283
Email address: lawrence@savingkiwis.co.nz