

Nicholas Harding Disclosure Statement



Who am I?

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It is important that you read this information

It will help you, The Client, make an informed decision whether I, as a Financial Adviser that gives advice for products, am suitable for your needs and whether to seek, follow or accept the financial advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of Adviser am I?

I am a registered Financial Adviser that gives advice on behalf of Wanganui Insurance Brokers Limited who is a licensed Financial Adviser Provider by the Financial Market Authority of New Zealand (FMA) <https://www.fma.govt.nz/>. Financial Services Legislation Amendment Act 2019 requires Wanganui Insurance Brokers Limited to hold a current license for our advisers to provide Financial Advice Services to you, the Client.

To view my registration and Wanganui Insurance Brokers Limited's license, go to the Financial Service Providers Register <https://fsp-register.companiesoffice.govt.nz/> and search our Financial Service Provider (FSP) number FSP29143, or follow this link to go directly to [our registration](#). We have standard conditions on our license; these conditions are not specific to Wanganui Insurance Brokers Limited and do not limit or restrict Advice that may be given.

I am committed to providing our clients with good financial advice that is suitable for their individual needs. I only provide financial advice on Insurance Products.

What financial advice can I provide to you?

I can give financial advice on Insurance Products for Commercial and Domestic Clients.

Our Insurance product providers are Insurance businesses in New Zealand that are licensed under the Reserve Bank under section 19 of the Insurance (Prudential Supervisor) Act 2010. The Insurers have a financial strength rating from an approved rating agency. To view the Insurer ratings, follow this link <https://www.rbnz.govt.nz/regulation-and-supervision/insurers/licensing/register>.

How do we act with Integrity?

To ensure that I prioritise your interests above my own, I follow an advice process that ensures recommendations are made on the basis of your individual needs and circumstances. I complete annual and ongoing training about how to manage conflicts of interest and a register of interests is maintained. Wanganui Insurance Brokers Limited monitor these registers and provide additional training where necessary. Wanganui Insurance Brokers Limited perform an annual review of our compliance programme.

You should be aware there are potential conflicts of interest that you, the Client, may need to take into consideration when you decide to seek and accept financial advice.

How do we get paid for the financial advice and Products that we provide to you?

Wanganui Insurance Brokers Limited and I do not receive any commission or other incentives for giving Financial Advice. Wanganui Insurance Brokers Limited do receive commission when the client accepts our financial advice and purchases an insurance policy. The commission is paid by the Insurer (product provider) for the insurance business on each insurance policy that the Client purchases. The commission paid to us and our Advisers can be between the range of 0-30% of the insurer portion (total premium of the Insurance Policy less government levies and taxes).

We may charge clients fees for financial advice. We will tell you what the fee is before you accept any advice from us or our Advisers. We will charge fees that are payable by you, the Client, when our advice is followed, accepted and the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to accept and purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

The fees are payable by you and are due by the effective date of the policy, which is on the invoice.

I receive an annual salary based on my performance.

NZBrokers Management Limited

Wanganui Insurance Brokers Limited are a member of NZBrokers Management Limited. NZBrokers Management Limited provides services such as IT, education, training, technical insurance product and claims support and group member benefits to Wanganui Insurance Brokers Limited. When a client accepts our financial advice as their adviser and purchases a policy, NZBrokers may receive a service fee or technology fee from the Product Provider.

How to make a Complaint

If you have a problem, concern or you are dissatisfied with either a product or Financial Advice Service that has been provided by us or myself and you require action to be taken please tell us so that we can help and fix the issue. To make a complaint, please follow this link <http://wanganuiinsurance.co.nz/contact/> which will give details on our Complaints Process and how to make a complaint.

If a complaint is received, Wanganui Insurance Brokers Limited will approach all complaints with an open mind, listen and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and every attempt will be made to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or Complaints Manager.

You will receive a written decision, remedies and resolution as soon as practicable after Wanganui Insurance Brokers Limited have decided the outcome.

If you feel your complaint is not resolved to your satisfaction using the Wanganui Insurance Brokers Limited complaints process, or you are unsatisfied with the response or resolution, you can contact Financial Services Complaints Ltd (FSCL). FSCL is a dispute resolution scheme of which we are a member. This service will cost you nothing and is an independent service that will help investigate or resolve the complaint. You can click on this link to find out how to make a complaint to Financial Services Complaints Limited <http://www.fscl.org.nz/complaints/how-make-complaint>.

You can contact FSCL at:

P.O. Box 5967, Wellington 6145
info@fscl.org.nz | 0800 347 257 | www.fscl.org.nz

What are my duties as an adviser?

As a financial adviser, I give financial advice to clients on Wanganui Insurance Brokers Limited's behalf. When giving advice I must:

- Hold a Level 5 New Zealand Certificate in Financial Services
- Listen to you, the Client, carefully to discover your needs.
- Recommend products or services that meet the client's needs and explain why.
- Give clear and concise communication.
- Protect clients information.
- Give priority to the client's interests when giving financial advice.
- Maintain competence, knowledge and skills for giving financial advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and have ethical behaviour, good conduct and provide client care. <https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professionalconduct-for-financial-advice-services.pdf>

Who licenses and regulates us?

The Financial Markets Authority (FMA). You can report information about us to the Financial Markets Authority at <https://www.fma.govt.nz/contact/> or email questions@fma.govt.nz but if you want to complain you should use our dispute resolution procedures described under: How to make a Complaint.

WANGANUI INSURANCE BROKERS ARE MEMBERS OF

