



Disclosure Information

The following information provides you with an important overview of Allied Financial Advisors Limited, our duties to you, fees and how we manage complaints.

Licence Status and Conditions

Allied Financial Advisors Limited, FSP23584 holds a financial advice providers licence issued by the Financial Markets Authority.

Nature and Scope of Advice

Allied Financial Advisors Limited provides advice to our clients about their general insurance needs, life & health insurance needs, mortgage & finance needs and Kiwisaver needs.

Our financial advisers provide financial advice in relation to domestic general insurance, such as house, contents, landlords, motor vehicle and boat insurance, as well as commercial general insurance, such as commercial property, business interruption, commercial motor, marine, liability, professional indemnity and cyber insurance.

We also provide financial advice in relation to Life & Health Insurance such as life, trauma, total & permanent disablement, income protection and health insurance, and mortgage & finance such as home loan, car finance and other finance company products, and also Kiwisaver.

When providing our advice, we access a wide range of general insurance products from various general insurance providers in both the local and overseas market.

Fees, expenses, or other amounts payable

Allied Financial Advisors Limited may charge you a fee, and charges, for providing financial advice, and for arranging, altering or cancelling your general insurance program.

In some circumstances we may recommend another service provider to assist us in providing appropriate financial advice. These providers can include property valuers, property surveyors and motor vehicle valuations. These providers will charge a fee for the work they do. We will advise you of any related fees and charges prior to having them commence any work on your behalf.

Conflicts of interest and commissions or other incentives

Allied Financial Advisors Limited has spent many years forging relationships with local and international insurance providers. The benefits of these relationships are seen every day by giving its our clients outstanding choice, competitive pricing and coverage options and policy support services.

Allied Financial Advisors Limited are paid a commission from the general insurance product provider, when arranging insurance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the insurance premium charged.

Allied Financial Advisors Limited are paid a commission from the life & medical insurance product provider, when arranging insurance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the insurance premium charged.

Allied Financial Advisors Limited are paid a commission from the finance product provider, when arranging finance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the finance amount.

Allied Financial Advisors Limited and its Financial Advisers may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate promotional merchandise and other unquantifiable minor benefits.

We recognise that the above commissions and incentives may create conflicts of interests for *Allied Financial Advisors Limited* and your financial adviser. To manage these conflicts, our financial advisers follow an advice process that ensures our recommendations are made on the basis of your financial goals and circumstances. All our financial advisers undergo training about how to manage conflicts of interest. We undertake compliance audits of our financial advisers, and annually audit our conflict of interest compliance framework.

We may, however, choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

Complaints & Disputes Process

If you are not fully satisfied with the services provided by *Allied Financial Advisors Limited*, please contact your financial adviser or *Allied Financial Advisors Limited* directly.

Allied Financial Advisors Limited's complaints officer will formally acknowledge your complaint in writing and will endeavour to resolve your complaint fairly and in a timely manner. Please click [here](#) for more details on *Allied Financial Advisors Limited*'s complaints handling process.

Duties

We believe in delivering the most appropriate advice, built upon our four core business pillars, Trust, Advice, Choice and Value.

We are bound by duties under the Financial Markets Conduct Act 2013 (Act),

We are required to:

- Meet certain standards of competence, knowledge and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.

- Take reasonable steps to ensure that you understand the nature and scope of the advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure that the advice provided meets your goals and objectives.
- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence and skill.
- Meet certain standards of ethical behaviour, conduct and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.
- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information. You can access the Code of Professional Conduct for Financial Advice Services [here](#).

Contact Details

Allied Financial Advisors Limited, FSP23584 holds a financial advice provider licence issued by the Financial Markets Authority.

You can contact us at:

Phone: 09 282 4023

Email: compliance@alliedfinancial.co.nz

Address: PO Box 305 416, Triton Plaza, Auckland 0757