

## Important Information about us – Disclosure Statement

We operate as an Authorised Body under a current license issued by the Financial Markets Authority in the name of NZ Financial Services Group (NZFSG) Limited (FSP 286965).

There are no conditions attached to this license on the advice that may be given.

**Licensing information:** Top Half Financial Services Limited (FSP716031)

### You can contact us at:

**Address:** Suite 6, 27 Kowhai Court, 27 Rust Avenue, Whangarei 0110  
**Phones:** 09 430 2512 (office) or 021 479 909  
**Email:** [admin@thfs.co.nz](mailto:admin@thfs.co.nz)  
**Website:** [www.thfs.co.nz](http://www.thfs.co.nz)

### Nature and Scope of Advice

#### Our advisers

Not all our advisers can advise on all these product areas and needs. If the advice you require is not within the scope of service of the adviser you are dealing with, we will refer internally to meet your advice requirements.

Peggy Phillips	Insurance
Clare Bourke	Mortgages

Please refer to the link 'Meet Our Team' to see who can advise on which area.

### Below are the areas we can provide you with advice

#### Insurance/Risk

##### Personal risk insurance needs arising from:

- |  |                                  |
|--|----------------------------------|
| • Premature or Untimely death                      | (Life insurance)                 |
| • Suffering a specific serious illness             | (Trauma insurance)               |
| • Permanent Disability through accident or illness | (Permanent disability insurance) |
| • Loss of income through sickness or disability    | (Income protection insurance)    |
| • Needing timely hospital or specialist treatment  | (Health insurance)               |
| • Residential lending                              | (Mortgage insurance)             |

##### KiwiSaver and General Insurance

- While I do not provide advice on these, I am able to refer you to specialists whose scope of service includes advice on these products

#### Lending

- Residential/Lifestyle

##### Business risk insurance needs arising from:

- |   |                        |
|---|------------------------|
| • The loss of a key person through death or disability                            | (Key person insurance) |
| • Retirement of business debt and other liabilities caused by death or disability |                        |
| • Succession, partnership and share purchase needs caused by death or disability  |                        |

We do not give advice on life investment products including whole of life, endowment, unit linked insurance and insurance bonds.

### We source products from the following companies:

#### For life, health and risk insurances

- Accuro (Health Insurance only)
- AIA
- AMP/Resolution Life
- Asteron
- Chubb
- Fidelity Life
- Greenwich
- nib (Health Insurance only)
- Partners Life
- Southern Cross (Health insurance only)

#### For lending (Banks)

- ANZ
- ASB
- BNZ
- Go HomeLoans
- Heartland
- SBS
- Co-Op
- Westpac

#### For lending (Non-banks)

- ASAP
- Avanti
- Basecorp
- DBR
- First Mortgage Trust
- General Finance
- Liberty
- Resimac

### Our duties and obligations to you

We have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way we give advice. We are required to:

- Ensure you understand the nature and scope of advice you ask us to provide.
- Provide a service that is relevant to that agreed scope of advice and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and not our own.
- Exercise care diligence and skill.
- Meet the necessary standards of competence, knowledge, and skill required.
- Ensure you understand our recommendations and any associated risks.
- Keep you informed along the way and communicate in a timely, clear, and effective manner.

This is only a summary of the duties that we have. More information is available by visiting the Financial Markets Authority website at:

[www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties](http://www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties)

### How we get paid

#### Commission

Top Half Financial Services Ltd gets paid in the form of commission by the lender or insurance company that we place your recommended products with. The amount of the commission is based on the amount of the premium for insurance or the loan amount. These commissions vary depending on the product provider used and will be detailed at the time any advice is provided to you.

Other fees or charges may apply in certain circumstances as follows:

#### Lending and Insurance services - fees and charges

In general, we do not charge fees for mortgage insurance advice. However, we **may** charge a set fee or an hourly rate depending on the nature and scope of the advice or service we provide, or any work done which exceeds the standard time required for a certain loan type. We may also charge a one-off fee in cases where we do not receive commission from the lender or finance company.

Should a loan that has been repaid within 30 months, or an insurance policy cancelled within 24 months the lender/insurance company requires us to pay back some or all of the commissions received then we reserve the right to charge you a cancellation fee equivalent to a reasonable value of the work we have performed in providing that advice. An indication of such a cancellation fee amount will be advised at the time our advice is provided to you.

## General Insurance

I may refer you to Rothbury Insurance Brokers who have access to some of the comprehensive policies on the market. If you apply for a policy, I will receive 25% of the commission Rothbury Insurance Brokers receive after taxes and levies.

## Conflicts of interest

To ensure that we prioritise your interests above our own, we follow an advice process that ensures our recommendations are based on your objectives, needs and circumstances. We further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission we may receive.
- Avoiding any production requirements for one product provider.
- Not accepting any gifts or incentives offered by product providers.
- Having access to a range of product providers.
- Using third party product research as part of our analysis.
- Having our processes audited annually by a reputable compliance officer.

## Complaints and disputes

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service we can for our clients and will do our best to try and resolve any complaint received as quickly and effectively as possible.

You can make a complaint by calling 09 430 2512 or emailing [peggy@thfs.co.nz](mailto:peggy@thfs.co.nz) you can also write to us at Suite 6, Kowhai Court, 27 Rust Avenue, Whangarei 0110.

We will follow our **internal complaint process**:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within two business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.
- We will contact you by phone, email, or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our external disputes resolution scheme, Financial Service Complaints Ltd. They provide a free and independent dispute resolution service that may help to investigate or resolve your complaint if we haven't been able to do so to your satisfaction.

Call: 0800 347 257  
Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
Write to: FSCL, PO Box 5967, Wellington 6145