



MAZDA FINANCIAL SERVICES LTD

P.O Box 48218, Blockhouse Bay, Auckland,

Tel: 09 6255060, 0508 INSURANCE

Web: www.insuresecure.co.nz

E-mail: info@insuresecure.co.nz

Licensing information

Mazda Financial Services Ltd – FSP Number 698132, holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Mazda Financial Services Ltd – is the Financial Advice Provider

You can contact us at:

Phone: 09 6255060 or 0508 INSURANCE

Email: info@insuresecure.co.nz

Address: 20B Hoskins Avenue, Hillsborough, Auckland 1042

Nature and scope of advice

Mazda Financial Services Ltd. advisers provide advice about:

- Personal insurance (risk), including health insurance.
- Mortgages and personal lending

We provide advice in relation to the following products:

- Life Insurance (including term, trauma, TPD, income protection and mortgage repayment insurance)
- Health Insurance
- Business Risk Insurance
- Travel Insurance
- Home Loans/Mortgages, Personal Loans etc.
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We provide advice in relation to products provided by the following companies:

For Life and Health insurances:

- Partners Life
- A.I.A.
- Chubb Life
- Asteron
- Fidelity Life
- AMP
- NIB
- Southern Cross
- Allianz Partners

For lending recommendations:

- ANZ Bank
- Westpac Bank
- BNZ Bank
- Pepper Money
- First Mortgage Trust
- Prospa
- Resimac
- Zagga
- Avanti Finance
- Finance Now
- Bluestone

Fees and expenses

Mortgage and lending service fee

Mazda Financial Services Ltd. are usually remunerated by way of commission, by the providers of the products we recommend. On occasion, some providers may not pay a commission. In this situation, we will charge a fee for our advice. The fee payable will reflect the time required to obtain a loan approval for you. Where a fee will be payable for the advice, your financial adviser will agree the amount of the fee with you prior to obtaining a lending approval.

Fees can be added to your loan amount and will be paid to Mazda Financial Services Ltd at the time your loan is advanced **OR** will be paid immediately upon the settlement of the loan within 7 working days.

Service fee

Mazda Financial Services Ltd may charge a fee for financial advice provided to a client if the client cancels a life or health insurance policy within two years of inception. Specific fee information will be advised when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

If you repay or refinance your home loan within the first four years, a service fee may be payable to Mazda Financial Services Ltd.

Conflicts of interest

For life insurance and health insurance, Mazda Financial Services Ltd and the financial adviser receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Mazda Financial Services Ltd. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

For mortgages and lending, Mazda Financial Services Ltd receives commissions from some of the lenders we can provide recommendations for if you proceed to implement lending recommended to you. The amount of the commission is based on the amount of the lending; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made based on the client's goals and circumstances, as advised to us. Mazda Financial Services Ltd.'s financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process, and our compliance programme is reviewed annually by our external compliance adviser.

Disputes and complaints

If you are not satisfied with our financial advice service, you can make a complaint by emailing info@insuresecure.co.nz or by calling 09 6255060 or 0508 INSURANCE. You can also write to us at: 20B Hoskins Avenue, Hillsborough, Auckland 1042. When we receive a complaint, we will consider it using 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 our External Disputes Resolution Scheme, Financial Services Complaints Ltd., which 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 as below:

Telephone: 0800 347 257

Email: complaints@fscl.org.nz

Address: PO Box 5967, Wellington 6145

Duties information

Mazda Financial Services Ltd, and anyone who gives financial advice on our behalf, has 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>.