Financial Advice Disclosure.

About Us

Finance Center NZ Limited (FSP 1008709 t/a Finance Center), holds a licence issued by the Financial Markets Authority to provide financial advice.

You can contact us at:

Phone: 022 074 6454

Email: mitesh@financecenter.co.nz

Address: 206A White Swan Road, Mt Roskill, Auckland, 1041

Nature and Scope of Our Advice

We provide financial advice to clients on the following types of products:

Life and Disability Insurance

We work with: AIA, Chubb Life and Nib

Health Insurance

We work with: AIA and Nib

Personal and Home Loans

We work with a range of lenders, including:

ANZ, ASAP Property Finance Specialists, ASB, , Avanti Finance, Basecorp Finance, BNZ, CFML Loans, Cressida Capital, First Mortgage Trust, Liberty Financial, Pepper Money, SBS Bank, Southern Cross Partners, AIA, The Co-operative Bank, Westpac, Welcome, Xceda, Finbase, Funding Partners, Heartland Bank, Midlands Funds Management, DBR Property Financiers, Kiwibank, Prospa, Unity, BIZCAP, Pallas Capital.

We do **not** provide advice on KiwiSaver or investment products.

Fees or Expenses

In most cases, you will not be charged a fee for our financial advice. We are usually paid by the product provider (through commission).

There are some circumstances where a fee may apply. We will always let you know in advance if a fee will be charged.

One-off fees

I may charge you a one-off fee if the following occurs:

There's no commission: If you request that we provide financial advice and we do not receive a commission from the lender, we may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before we complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that we provide services in relation to either a product that is offered by a lender that we do not hold an accreditation with, or a product that is outside our usual arrangements with my approved lenders.

Early Cancellation or repayment

If you cancel your insurance or repay your lending within two years of inception / drawdown, we may charge a fee for the advice provided.

- Any fee will be advised at the time we provide advice.
- You will be invoiced for any one-off fee and will be given 30 days to make payment.

Conflicts of Interest and Incentives

When you take out insurance or lending products based on our advice:

- We receive commissions from the insurers or lenders.
- The commission amount depends on the **premium or loan amount** and the provider involved.

These commissions do not influence our recommendations. We follow a structured advice process to ensure our advice is based solely on your goals and circumstances.

How we manage any conflicts of interest

We take the following steps to ensure your interests are prioritised:

- We follow a documented advice process that focuses on your needs and objectives.
- All advisers undergo training at least annually on managing conflicts of interest.
- We maintain registers of conflicts, gifts and incentives.
- We undertake an annual compliance audit and programme review by an independent compliance consultancy.

Our duties

We, and anyone giving financial advice on our behalf, must comply with duties under the Financial Markets Conduct Act 2013, including to:

- Give priority to your interests.
- Exercise care, diligence and skill.
- Meet the standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services.
- Meet the standards of ethical behaviour, conduct and client care set out in the Code.

You can read more about these duties on the Financial Markets Authority website: www.fma.govt.nz.

Making a Complaint

If you have a concern or complaint about our service, please contact us using any of the methods below:

Attention: The Complaints Officer
Company: Finance Center NZ Limited
Address: 206A White Swan Road, Mt Roskill, Auckland, 1041
Telephone: 022 074 6454
Email: mitesh@financecenter.co.nz
Website: www.financecenter.co.nz

Our Internal Complaints Process

When we receive a complaint, we will:

1. Acknowledge your complaint and consider it under our internal process.
2. Contact you if we need more information.
3. Aim to resolve your complaint within 10 working days.
4. If we need more time, we will tell you.
5. Let you know the outcome and how we propose to resolve your complaint.

If we cannot resolve your complaint or you are not satisfied with the outcome, you may contact our external dispute resolution scheme.

Dispute Resolution Scheme

We are a member of the **Financial Dispute Resolution Service (FDRS)** scheme, which provides a free, independent service.

You can contact FDRS at:

Address: Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Postal: Freepost 231075

PO Box 2272

Wellington 6140

Telephone: 0508 337 337 (or +64 4 381 5047 from overseas)

Email: enquiries@fdrs.org.nz

Website: www.fscl.org.nz

This information is available in writing upon request

Version 2.0 Effective from September 2026