

Easy Financial Services Limited
Disclosure Statement
(These are publicly available information)

LICENSING INFORMATION

Easy Financial Services Limited (FSP731031) holds a licence issued by the Financial Markets Authority to provide financial advice.

NATURE AND SCOPE OF THE ADVICE

Easy Financial Services Limited (EFSL) provides advice to its clients about their mortgages, life and health insurance, fire and general insurance, and KiwiSaver (funds) investment.

Easy Financial Services Limited is registered as an AML/CFT reporting entity.

Its financial adviser/s provide financial advice in relation to mortgages, life and health insurance, fire and general insurance, and KiwiSaver (funds) investment.

We only provide financial advice about products from certain providers:

- For mortgages: ANZ, BNZ, Westpac, Kiwibank, SBS, CCB, BOC, ICBC, Avanti, Prospera, Simplify.
- For life and living insurance, we work with Partnerslife, AIA, nib health and living.
- For health insurance, we work with Partnerslife, AIA, nib health, and UniMed.
- For KiwiSaver, we provide advice on KiwiSaver and Managed Funds from Generate and NZ Funds.
- For fire and general insurance, we work with AON and Tower Insurance.
- For travel insurance, we work with OrbitProtect (part of nib health insurance).

In providing financial advice on life and health insurance, EFSL adviser/s will mainly consider existing term life, trauma, income protection and health insurance policies (if any). We will also provide advice on existing whole of life or endowment products, so please let us know if you would like advice on those products.

FEES OR EXPENSES

There may be a fee for the financial advice provided to a client where (1) a client repays full loan amount or by a refinance to a new lender within 27 months from loan drawdown date; (2) a client cancels a life or health insurance policy within 24 months of inception. Whether a fee will

be charged and the manner in which it will be charged will be advised when the advice is provided to the client. If there is a fee to be charged, this fee will be payable by the client by the 20th of the month.

You will not have to pay a fee if:

> in the opinion of Easy Financial Services Limited, your termination with a product provider was caused by an exceptional change of circumstances for you.

CONFLICTS OF INTEREST AND INCENTIVES

Easy Financial Services Limited and our advisers will receive commissions or remunerations from product providers on whose products we give financial advice (lenders, insurers, and KiwiSaver providers). If you decide to take out a mortgage, insurance, or to take our KiwiSaver advice, the product provider will pay a commission to your adviser. The amount of commission is based on the amount of a mortgage, or the premium, or the KiwiSaver balance.

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our finance advice service, you can make a complaint by emailing to info@ezymortgages.co.nz, or by calling 027 263 7878. You can also write to us at 20 Nicholas Gibbons Drive, Clendon Park, Auckland 2103.

When we receive a complaint, we will consider it following our internal complaints process:

- We will acknowledge your complaint within two working days.
- 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 Financial Services Complaints Ltd - A Financial Ombudsman Service (FSCL). They

are an independent, not-for-profit, external dispute resolution service approved by the Minister of Consumer Affairs.

FSCL's role is to investigate and fairly resolve complaints. Their service is free (it does not cost you anything).

FSCL's contact details are:

- ☐ fscl.org.nz
- ☐ 0800 347 257
- ☐ complaints@fscl.org.nz
- ☐ FSCL, PO Box 5967, Wellington 6140.

DUTIES INFORMATION

Easy Financial Services Limited and our advisers have 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>.

CONTACT DETAILS

Easy Financial Services Limited (FSP731031) is the Financial Advice Provider.

Phone: 027 263 7878

Email: info@ezymortgages.co.nz

Address: 20 Nicholas Gibbons Drive, Clendon Park, Auckland 2103