

Financial Advice from Peak Financial Services Limited

Important information about us before we begin our journey together.

Licensing Information

Peak Financial Services Limited, FSP 709591, holds a licence issued by the Financial Markets Authority to provide financial advice. SOS Holdings Group Limited, FSP1003886, is authorised by that licence to provide financial advice.

Nature and Scope of Advice

Our financial advisers provide financial advice in relation to KiwiSaver, home mortgages, personal loans, life, disability & health insurance and fire and general insurance. We only provide financial advice about products from certain providers:

Life insurances	AIA, Asteron Life, Chubb, Fidelity Life, and Partners Life.
Health Insurances	Accuro, AIA, Partners Life, NIB and Southern Cross
Personal and Home Loans	<i>Banks:</i> ANZ, ASB, BNZ, GO Home Loans, Heartland Bank, Kiwibank, SBS Bank, The Cooperative Bank and Westpac. <i>Specialist Lenders:</i> Avanti Finance, Better Finance, Bizcap NZ, Core Finance, DBR, First Mortgage Trust, Fintech, General Finance, Gubb and Hardy Ltd, Mt Capital, Oxford Finance, Pepper Money, Property Finance, You Own.
KiwiSaver	Booster KiwiSaver Scheme, Generate KiwiSaver Scheme, NZ Funds KiwiSaver Scheme.
Fire and General Insurance	General Insurances will be offered to you under the brand name of Stylecover via an agreement with specialist fire and general insurance broker AON New Zealand and insurance provider Vero. Stylecover provides us with access to research and access a range of insurance providers and underwriters to obtain an offer of insurance with suitable terms and conditions. Aon New Zealand is a leading provider of insurance and risk services. It is part of the Aon Group, which is a global leader in the design and provision of insurance, reinsurance, risk and employee benefit services. Aon is not an insurer. Aon acts as an insurance broker in relation to products that are provided by only a selection of insurers. Aon may also approach other insurers if required. We may also use: • Star Insurance, a specialist motor vehicle insurer underwritten by Berkshire Hathaway Specialist Insurance Company. • Autosure, underwritten by Vero.
Travel Insurance	We are able to refer you to Allianz for your travel insurance; however we do not provide advice on this product.

Our duties

Peak Financial Services Limited and anyone who gives financial advice on our behalf, 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>.

The Code of Conduct standards can be read here: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

Fees & Expenses

In most cases, Peak does not charge any fee, expense or other amount for the financial advice provided to you or for implementing that advice. The product providers pay our remuneration by way of commission.

Early cancellation fee

Peak or the product provider may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within 24 months of inception or repays their home loan within 28 months of settlement.

You will not have to pay a fee if:

– in Peak Financial Services' opinion, the insurance cancellation was caused by an exceptional change of circumstances for you.

We recommend you discuss early cancellations with us first to try avoid these fees.

Specialist Finance

If we need to organise finance for you from a lender who does not pay an upfront commission this will be discussed with you and your acceptance given prior to any application being submitted.

Depending on the complexity of the borrowing, this fee will start from 1% of the loan amount. We agree any fee with you before we apply to for the loan.

Fee Terms

Whether a fee will be charged and how it will be charged will be advised when the advice is provided to the client. This fee will be payable by the client within 7 days of the issuance of an invoice.

How we are remunerated

Peak Financial Services and our financial advisers receive commissions from the providers on whose products we give financial advice (insurers, banks and KiwiSaver providers).

If you decide to take out insurance or a mortgage or to take our KiwiSaver advice, the provider will pay a commission to Peak Financial Services and to your financial adviser. The amount of commission is based on the amount of the premium or mortgage or the KiwiSaver balance.

Life and health insurance: insurers pay us between 140% and 220% of the annual company premium. They also pay us between 5% and 10% each year as a servicing fee and for that we assist in reviewing your policy and assisting at claim time.

Fire and general insurance: insurers pay us 15% of the company premium (not including EQC and Fire Service Levies) each time you make a payment.

KiwiSaver: providers pay us between \$25 and \$300 initial commission and a servicing commission of between 0.15% and 0.25% of the fund balance. This is also disclosed by your KiwiSaver provider in their documents.

How we manage any conflicts of interest or other incentives

To ensure that our financial advisers prioritise the client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances.

All our financial advisers undergo annual training about how to manage conflicts of interest.

We also undertake a compliance audit, and a periodic review of our compliance programme by a reputable compliance consultancy firm.

Record Keeping

Peak Financial Services will hold client information for seven (7) years from the date that work has been completed or the date our engagement has ended. Thereafter, we will securely destroy the client information that we hold.

Information held by Peak will be made available for compliance purposes when requested by the FMA or another authorised compliance person(s).

Privacy

Peak Financial Services collects, holds and uses client information in accordance with the Privacy Act 2020.

All client information will be collected via the Peak adviser. Peak will only collect information relevant to our business relationship with the client.

We will limit the use of client information to:

- The carrying out of our business which includes obtaining loan approvals from banks and non-bank lending institutions and obtaining offers of insurance from life and general insurers.
- Fulfilling our legal requirements (e.g. disclosure to law enforcement agencies or the courts);
- Fulfilling audit and compliance requirements.

Peak Financial Services will not share, sell or trade any client information to any other company or person. Peak Financial Services will make all reasonable endeavours to ensure that client information is kept secure and confidential.

You can request that Peak change or correct information held by us by telephoning 021 949 772 or sending an email to gary@peakfinancial.co.nz.

Internal complaints process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means: in writing, by telephone or by email. Here are our contact details.

Company Name	Peak Financial Services Limited
Attention	The Complaints Officer
Telephone	021 949 772
Email address	complaints@peakfinancial.co.nz
Website	https://peakfinancial.co.nz/contact/

Our Complaint Handling Process

When we receive a complaint, we will consider it following 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 15 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 Limited.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our independent dispute resolution scheme. This service is free to you and may help investigate or resolve the complaint.

We are a member of the Financial Dispute Resolution Service (FDRS) approved dispute resolution scheme. You can contact FDRS at:

Company Name	Financial Dispute Resolution Service (FDRS)
Address	Level 4, 142 Lambton Quay, Wellington 6011
Online form	https://fdrs.org.nz/complaints/make-a-complaint
Website	https://fdrs.org.nz

Contact Details

Peak Financial Services (FSP, trading as Peak Financial Services) is the Licensed Financial Advice Provider.

You can contact us at:

Phone: +64 (0)21 949772

Email: gary@peakfinancial.co.nz

Address: 81 Matua Rd, Tauranga

This information is available in writing upon request

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