



Primary Disclosure Statement (Authorised Financial Advisers)



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It is important that you read this document

This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of service that I provide, the fees that I charge, and any actual or potential conflict of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

What sort of adviser am I?

I am an Authorised Financial Adviser. This means I have been authorised by the Financial Market Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

How can I help you?

I have been authorised to provide you with financial adviser services in relation to Category 2 products only.

When I do this, I will be able to give you advice / provide service about –

- Financial product provided by only 1 organisation.
- Financial products provided by a small number of organisations (2 to 5 organisations).
- Financial products provided by a broad range of organisations (more than 5 organisations).

How do I get paid for the services that I provide to you?

Payment Type	Description
<input type="radio"/> Fees only	My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.
<input checked="" type="radio"/> Fees	My services are paid for by the fees that you pay as well as in other ways.
<input checked="" type="radio"/> Commissions	There are situations in which I will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input checked="" type="radio"/> Extra payments from	I may receive extra payments from my employer/principal depending upon the decisions that you make.
<input checked="" type="radio"/> Non-financial benefits	Other organisations may give me non-financial benefits depending on the decisions from other organisations that you make.

I am required to tell you the specific fees, commission, extra payment, and other benefits that I have received or will, or may, receive in relation to the service that I provide to you. I must tell you these things before I give advice or provide a service or, if that is not practicable, as soon as practicable after I give you advice or provide that service.

What are my obligations?

As an Authorised Financial Adviser I must comply with Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Adviser Act 2008 (including regulations made under that Act) and under general law.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell employer internal complaint scheme by reporting to my Practice Manager, Mrs. Norysca D'souza or Mr Jack Singh by phone on (09) 629 1000, so that our internal complaint Scheme can try to fix the problem.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Office of Insurance & Financial Services Ombudsman. This service will cost you nothing and will help us resolve any disagreements. You can contact the IFSO whose details are as follows:

Insurance & Financial Services Ombudsman
P O Box 10-845,
Wellington 6143
Telephone number: 0800 888 202
Email address: info@ifso.nz

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.

If you have a question about Financial Advisers generally, you can contact the Financial Markets Authority.
Phone: (04) 472 9830 or post to Financial Markets Authority, PO Box 1179, Wellington 6140

How am I regulated by the Government?

You can check that I am registered financial service provider and an Authorise Financial Adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complaint about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**)

Declaration

I Niraj Deo Singh, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and Financial Advisers (Disclosure) Regulations 2010.