

# Financial Advice - Disclosure

The information provided in this disclosure document is important

## Licence status and conditions

*D & T Finance Limited* (FSP742232, trading as *ensure-nz*) holds a licence issued by the Financial Markets Authority (*FMA*) to provide financial advice.

## Nature and scope of the financial advice given

*D & T Finance Limited* provides advice to our clients about their Life and Health Insurances.

We provide advice about products from a large range of providers.

We do not provide advice on Mortgages or Investments.

Any financial advice provided on our behalf will take account only of the information you have given us about your particular needs, financial situation or goals.

## Fees, expenses or other amounts payable for our financial advice

### Insurance

We do not charge any fees, expenses or any other amounts for financial advice given to you.

## Conflicts of interest and commissions or other incentives

### Insurance

If you take out Insurance following our advice we receive commission from the relevant insurance company. The initial commission rates are between 120% and 200% (+ GST) of the first years premium of your Policy – this amount depends on which Insurance Company and which benefit you choose.

In some cases we also receive an override bonus of up to 30% of the first years premium.

In addition, we receive a renewal commission ranging from 5% to 10% and can be up to 30% depending on the renewal structure chosen, for the life of the Policy.

If the Policy is cancelled within the first 2 years of issue a proportional writeback of any commission or renewal paid will be debited to *D & T Finance Limited*.

### Referrals

If during the engagement, a need arises for the use of another professional, we will refer you to an appropriate professional. That person will enter into any agreement for services with you directly.

If you have been referred to us by another professional we may in some situations pay the person a referral fee or gift. However, our financial advice is to act in your best interests and not be influenced by referral fees, gifts or any other type of incentive.

We complete registers for any gifts we may receive.

## **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:**

Complaints Officer  
*Ensure-nz*  
107 Puriri St  
Riccarton  
Christchurch 8041

- **by telephone:**

0800 466 001

- **by email:**

[complaints@ensure-nz.co.nz](mailto:complaints@ensure-nz.co.nz)

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 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 Limited.

## **Dispute resolution process**

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

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

**Financial Services Complaints Limited**

Level 4, Sybase House, 101 Lambton Quay

Wellington 6011

Telephone: 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)

Postal: P O Box 5967, Wellington 6140

Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

Website: <http://www.fscl.org.nz/>

## **Our duties**

*Ensure-nz*, 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>.

## **Contact Details**

*D & T Finance Limited* (FSP742232, trading as *ensure-nz*) is the Licensed Financial Advice Provider.

*You can contact us at:*

### **Postal**

Ensure-nz  
107 Puriri St  
Riccarton  
Christchurch 8041

### **Phone**

0800 466001  
0212777121

### **Email**

[info@ensure-nz.co.nz](mailto:info@ensure-nz.co.nz)

### **Web address**

[www.ensure-nz.co.nz](http://www.ensure-nz.co.nz)