

IMPORTANT INFORMATION TO KNOW

This document contains crucial details regarding the advisory services provided by EBFA Limited. It is essential that you carefully review this information to ensure full comprehension. For any questions, please reach out to Emma Bracken directly.

EBFA Limited (FSP1005644) Important information about our Business

Introduction

EBFA Limited is a Licensed Financial Advice Provider issued by the Financial Markets Authority (FMA) to provide financial advice services. Our Financial Advice Provider Number is FSP1005644, which can also be found on the New Zealand FSPR register.

If you would like to access the registration and license details of EBFA Limited, please visit the Financial Service Providers Register at <https://fsp-register.companiesoffice.govt.nz> and search for our company using the Financial Services Provider (FSP) number FSP1005644. As a licensed Financial Advice Provider, we operate under standard license conditions. There are no unique conditions, limitations, or restrictions on the advice provided by us.

Our office contact details

Address: 389 Surrey Road, Tariki 4388

Phone: 0276051780

Email: emma@ebfa.co.nz

Website: www.ebfa.co.nz

Our Advisors

Emma Bracken – FSP1003052

Nature and Scope of Financial Advice Services

Our Services

- Personal Insurance
- KiwiSaver
- Travel Insurance
- General and Business Insurance (on a referral basis only)

Products we provide financial advice about

- Personal Insurance (Life cover, Health/Medical cover, Disability covers e.g. Total and Permanent Disablement, Income Protection, Mortgage Protection and Trauma cover).
- KiwiSaver Investments

Our product providers

- AIA
- Asteron
- Chubb
- Fidelity Life
- Partners Life
- NIB
- Booster – KiwiSaver

We may refer you to as we do not advise on:

- Greenlight Insurance – General Insurance (example: House, Contents, Vehicle)
- Greenlight Insurance – Business Insurances
- Other Financial Advisors (example: Investment Advisor, Mortgage Advisor, Financial Planning)

Each of these providers will have their own disclosure information that they will provide to you directly.

Our fees

Our financial advice is provided to clients at no additional cost. Instead, we receive commissions from product providers, which allows us to offer our services without charging fees or expenses. There may be a fee imposed if a policy is cancelled within a specific timeframe. If this applies to your policy, we will inform you about this prior to its commencement.

How we are remunerated

For Life and Health insurance policies, we are remunerated by commissions from the insurance companies for advising on their policies. If you choose to purchase insurance, the insurer will compensate us with a commission, which is calculated based on the premium amount. The specific details regarding commission payments will be disclosed to you alongside my recommendations.

Referral with other Financial Advisors

If I have referred you to another Advisor and you decide to proceed with their advice, we may receive a referral fee, which can range from 0-30% of the commissions received by the Financial Advisor for the services implemented. Complete disclosure will be provided at the time you receive advice from the referred Advisor.

Referrals to us, from another Financial Advisor

We have the possibility of paying a referral fee to the other Advisor, which can range from 0-30% of the commissions we receive from implementing Risk Insurance products. Rest assured, we will provide complete disclosure of this fee at the time of advice.

For services in relation to KiwiSaver, commissions may be paid by the product provider as

follows:

Booster: 0.5% per annum of the Funds under Management

Conflicts of interest and incentives

The primary focus is on our clients and providing them with the best possible advice. While we maintain business relationships with product providers, your interests remain our priority. Sometimes, we may receive gifts or rewards from providers, however these do not influence our recommendations as Financial Advisors.

How we manage any conflicts of interest

- We follow an advice process that ensures our recommendations are made appropriately based on clients' goals and circumstances.
- We undergo annual training about how to manage conflicts of interest.
- We maintain a register for conflicts of interests.
- These registers are monitored, and training is provided as required.

Advice process:

We follow a six step advice process which involves:

- Establishing the areas advice for this engagement
- Discussion about your needs and objectives
- Further analysis and research by me
- Preparing a written report for you
- Presenting my report and recommendations to you and implementing any agreed solutions
- Reviewing your needs and objectives on a regular basis or as agreed upon

Our duties and obligations to you:

Under the Financial Markets Conduct Act 2013, we have obligations relating to the way we give advice and are required to:

- Make sure you understand the nature and scope of advice we provide you with.
- Provide advice that is relevant to this scope of advice and suitable to your circumstances.
- Listen to your needs and objectives.
- Act with integrity, treat you fairly and with respect and to give advice with your best interests at heart.
- Exercise care, diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge and skill required to provide you with the advice requested.
- Ensure you understand the advice and recommendations.
- Communicate with you to keep you informed during the process.

Our internal complaints procedure:

If you have any problems, concerns or complaints about any part of our advice or service, please contact us so we can try to rectify the problem.

Our internal complaints are handled by Emma, who can be contacted at emma@ebfa.co.nz, where we will aim to respond to all inquiries within 48 hours. We will provide you with our internal complaints handling process, and request further information if required. We are committed to addressing complaints in a timely manner to find a suitable resolution.

Our external complaints process:

If we can't resolve your complaint, or reach an agreement on how to resolve the issue, or if you choose not to utilize our internal complaints process, you have the option to contact our disputes resolution scheme, Financial Services Complaints Ltd – Financial Ombudsman Service. This service is provided at no cost to you and is designed to assist in the resolution of any complaints you may have.

You can contact Financial Services Complaints Ltd – A Financial Ombudsman Service at:

Address; PO Box 5967, Wellington 6140

Phone: 0800 347 257

Email: complaints@fscl.org.nz

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