

# DISCLOSURE

## Licence Status and Conditions

Hallam Jones Insurance and Superannuation Ltd, FSP 38182, holds a financial advice provider licence and is authorised by that licence to provide financial advice services.

## Nature and Scope of Advice

Hallam Jones Insurance and Superannuation Ltd provides advice to our clients about RISK Insurances, Mortgages and Debt Consolidations, Kiwi Saver, Superannuation, Investing and Fire and General needs.

We cover both personal and business needs for Mortgages, RISK Insurance and Fire and General insurances.

When providing our advice, we have access to a wide range of providers and the products they offer for each of these categories.

## Fees, expenses, or other amounts payable

Hallam Jones Insurance and Superannuation Ltd may charge you a fee for services rendered in regards providing RISK Insurance, Mortgage, Debt Consolidation or Fire and General Insurance advice. If a fee will be charged, you will be advised at the time the financial advice is provided.

In some circumstances, we may recommend another service provider to assist us in providing appropriate financial advice. These providers can include property valuers, property surveyors, motor vehicle valuations, lawyers. These providers will charge a fee for the work they do. We will advise you of any related fees and charges prior to having them commence any work on your behalf.

## Conflicts of Interest and Commissions or other Incentives

Hallam Jones Insurance and Superannuation Ltd may receive a commission when you pay your invoice for insurance cover. They will receive a commission when they put a RISK Insurance policy in place for you and when they arrange a mortgage or debt consolidation loan.

Hallam Jones Insurance and Superannuation Ltd and your financial adviser may receive indirect benefits from insurers and premium funders such as business lunches, tickets to sporting and/or cultural events or corporate promotional merchandise.

We recognise that the above commissions and incentives may create conflicts of interest for Hallam Jones Insurance and Superannuation Ltd and your financial adviser. To manage these conflicts, we follow an advice process that ensures our recommendations are made based on your financial goals and circumstances. Hallam Jones Insurance and Superannuation undertakes compliance audits for all of our financial advisers and all of advisers go through specialised training in this area.

We may, however, choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

## Complaints and Disputes Process

If you have a problem, concern, or complaint about any part of my service, please tell my employer so that Hallam Jones and Superannuation Ltd can try to fix the problem.

You may contact the internal complaints scheme by telephoning Mark Jones, our primary adviser, on (07) 3483161 or via email to [mark@hallamjones.co.nz](mailto:mark@hallamjones.co.nz) or in writing to Hallam Jones Insurance and Superannuation Ltd at PO Box 1100, Rotorua 3040.

We record and keep all complaints so we can learn and improve our business and client experience. All records are kept confidential per the Privacy Act 2020.

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 or our governing body, the Financial Markets Authority, or, for Fire and General Complaints you may contact Insurance Advisernet.

Financial Services Complaints Ltd, the Financial Markets Authority and Insurance Advisernet are independent dispute resolution services that may help investigate or resolve your complaint; if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Ltd at:

Address: P.O.Box 5967, Lambton Quay, Wellington, 6145

Telephone: 0800 347 257

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

Website: [www.fscl.org.nz](http://www.fscl.org.nz)

Or the Financial Markets Authority at:

Address: Level 5, Erst & Young Building, 2 Takutai Square, Britomart, Auckland 1143

Mail: Financial Markets Authority, DX Box CX10033, PO Box 106 672 Auckland 1143 New Zealand

Telephone: 0800 347 257

Email: [gquestions@fmai.govt.nz](mailto:gquestions@fmai.govt.nz)

Website: [www.fma.govt.nz/contact/](http://www.fma.govt.nz/contact/)

Or Insurance Advisernet

Telephone the Complaints Officer on 0800 524 760,

Email [complaints@ianz.co.nz](mailto:complaints@ianz.co.nz).

## Duties

Hallam Jones Insurance and Superannuation ensures its financial advisers prioritise their clients' interests above their own by following an advice process which ensures the advisers recommendations are made on the basis of your goals and circumstances.

Your adviser has duties under the Financial Markets Conduct Act 2013 relating to the way they give advice. They are required to:

- Meet certain standards of competence, knowledge, and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of advice we give you and let you know if there are any limitations on the advice

we provide. This will help you ensure the advice provided meets your goals and objectives.

- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence, and skill.
- Meet certain standards of ethical behaviour, conduct and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant and relevant laws.
- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading, or incomplete information. You can access the Code of Professional Conduct for Financial Advice Services on <https://www.fma.govt.nz/compliance/guidance-library/code-of-professional-conduct-for-financial-advice-services/> .

## Contact Details

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