

WAIKATO
INSURANCE
BROKERS
LIFE

Public Disclosure Information

Waikato Insurance Brokers Life Ltd is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number is **FSP748911**.

Office contact details:

27 Harwood Street Hamilton

Ph: 0275858164

Email: info@wibllife.co.nz

Website: www.wibll.co.nz

Nature and Scope of financial advice services:

Services:
<ul style="list-style-type: none">• <i>Personal insurance Products.</i>
Products we can provide financial advice about:
<ul style="list-style-type: none">• <i>Personal and group insurance- life, total & permanent disablement, disability income, trauma and medical.</i>
Product Providers:
<ul style="list-style-type: none">• <i>Partners Life, AIA NZ, Asteron, Fidelity Life, Cigna & NIB</i>

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Remuneration:

WIBLL receives commission from the product provider upon issuance of business.

Conflicts of Interest or other Incentives:

To ensure we prioritise our clients' interests:

- *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 registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.*
- *We undertake an annual independent Compliance Assurance Review.*

Our duties and obligations to you:

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- *Meet the standards of competence, knowledge and skill set out in the Code of Conduct*
- *Give priority to the clients' interest and*
- *Exercise care, diligence and skill and*
- *Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.*

Our Internal complaints process:

If you have a problem, concern or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints email is : complaints@wiblife.co.nz

WIBLL will reply to you within 48 hours.

Our internal complaints handling process is as follows:

- *Complaint received (recorded in the register) and contact made with the client by WIBLL.*
- *Achieve mutual resolution with the client.*
- *If client is not satisfied then direct them to our external complaints process.*

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Our external complaints process:

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme Financial Complaints Services Ltd (FSCL). This service will cost you nothing, and will help us resolve any disagreements.

You can contact FSCL at:

Address: PO Box 5967, Lambton Quay, Wellington

Phone number: 0800 347 257

Email address: info@fscl.org.nz