

LICENSING INFORMATION

Charles Swanston (FSP254445), holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Charles Swanston is the Financial Advice Provider.

You can contact us at:

Phone: 021585545

Email: charles@csinsurance.co.nz

Address: 4/10 Sudeley Street, Orakei, Auckland 1071

NATURE AND SCOPE OF ADVICE

Charles Swanston provides advice about:

- Personal insurance (risk), including health insurance
- KiwiSaver (limited to providing information only)

We provide advice in relation to the following products:

- Personal insurance (risk), including health insurance
- KiwiSaver

We provide advice in relation to products provided by the following companies:

- NIB
- Accuro
- Southern Cross
- Partners Life
- Fidelity
- Cigna
- Asteron
- AIA
- Generate (KiwiSaver)
- AON (KiwiSaver)

CONFLICTS OF INTEREST AND COMMISSION

Charles Swanston does not charge any fees but is remunerated by commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Charles Swanston. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

If you decide to implement a KiwiSaver account or change your existing provider to a provider used by Charles Swanston, the KiwiSaver provider will pay a fee of between \$40 and \$240 initially. In addition, the provider will pay a commission of .25% annually, based on the balance you have in your KiwiSaver account each month.

To ensure that we prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. Charles Swanston completes regular training, including how to manage conflicts of interest.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing charles@csinsurance.co.nz or by calling 021585545. You can also write to us at: 4/10 Sudeley Street, Orakei, Auckland 1071. When we receive a complaint, we will consider it using 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 Fairway Resolution Limited. Fairway Resolution Limited provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact Fairway Resolution Limited by Phone: 04 918 4900, Address: Level 4, 142 Lambton Quay, PO Box 2272 Wellington 6140.

DUTIES INFORMATION

Charles Swanston and anyone who gives financial advice on our behalf, has 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 (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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>.