



Important Information about us

Our Business

Financial Sense Limited (FSP722071) holds a licence issued under the Financial Markets Authority to provide financial advice. Christine Hay is a director and sole adviser and is authorised to provide financial advice under the Financial Markets Authority (FSP 59901). Christine has over 20 years industry experience and has been successfully providing private financial advice services for her clients since 2001.

Nature and Scope of Advice

Financial Sense Limited provides advice to our clients about their investments and KiwiSaver.

Christine Hay, our financial adviser provides financial advice in relation to KiwiSaver, managed funds, some direct equities and bonds.

We only provide financial advice about products from certain providers:

For KiwiSaver and investment products, we provide advice on a wide range of providers, NZ and Australian Based managed investment products, NZX50 and ASX200 equities, and NZ Government and Corporate Bonds.

Christine is free to recommend products of any financial product provider without restriction other than the requirement to act in the best interest of clients.

Fees and Expenses

The initial consultation with a client is free of charge and without obligation. From there, it can be agreed the nature and scope of advice that is required by the client and a fee may be charged depending on what work is required.

For investment advice the fee is usually calculated as a percentage of the amount to be invested. Whether a fee will be charged will be advised before the work is performed. If an hourly rate is charged, this will be advised prior to work being performed.

For KiwiSaver advice, we do not charge for this service. It is our belief it is important for people to seek independent advice regarding KiwiSaver so prefer to give this advice for free to clients rather than create a barrier to obtaining advice. Some KiwiSaver providers will pay a very small commission to Financial Sense Ltd, however it is minimal and does not cover the time and cost of providing advice.



Conflicts of Interest and incentives

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. Our financial adviser, Christine undergoes annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

Christine has a personal Family Trust which has investments and to avoid any conflict of interest the Trust invests using the standard Growth portfolio recommended by an external research team.

Complaints Handling and Dispute Resolution

We are always looking for ways to improve our service to you. If something has gone wrong, we want to know. Please send an email to christine@financialsense.co.nz and tell us what has happened and how we can resolve matters. If you have any documents or correspondence that will help us understand your complaint, please attach them to your email. When we receive your complaint, we will:

- > acknowledge your complaint within two working days
- > gather and evaluate information about your complaint
- > respond to you within 20 working days.

If we cannot resolve your complaint to your satisfaction, you can contact Financial Services Complaints Limited – A Financial Ombudsman Service (FSCL). They are an independent, not-for-profit, external dispute resolution service approved by the Minister of Consumer Affairs. FSCL's role is to investigate and fairly resolve complaints. Their service is free (it does not cost you anything). FSCL's contact details are:

fscl.org.nz

0800 347 257

complaints@fscl.org.nz

FSCL, PO Box 5967, Wellington 6140.

Duties Information

Financial Sense, 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>.

Contact Details

Financial Sense Limited (FSP722071) is the Financial Advice Provider.

You can contact us at:

Phone: 0275 730 152

Email: christine@financialsense.co.nz

Address: P O Box 36, Bay View 4149

www.financialsense.co.nz