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## **Disclosure Information**

The following information provides you with an important overview of SL Brand Limited T/A Advisory Window, our duties to you, fees and how we manage complaints.

## **Licence Status and Conditions**

SL Brand Limited T/A Advisory Window (FSP1002108), holds a financial advice provider licence issued by the Financial Markets Authority under the Financial Markets Conduct Act.

## **Nature and Scope of Advice**

Advisory Window provides advice to clients about the many aspects of financial services. Our advice services include:

- Personal insurances
- Fire & general insurances
- General insurances covering domestic insurance (house, contents, motor vehicle, landlords) and commercial insurance (commercial property, business interruption, commercial motor, marine, liability, professional indemnity, cyber insurance)
- Personal and group insurances (life cover, disability, income protection, trauma, health)
- Loans including mortgages, reverse mortgages, personal loans, business loans

We access a wide range of products from various providers in both local and overseas markets.

## **Product providers**

While we have made every effort to ensure the below list is comprehensive, we may not be limited to the below product providers. Advisory Window is generally able to work with any product provider on the basis that our client receives the best arrangements to satisfy your needs and goals.

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

## **Personal & group insurance**

1. NIB NZ Limited
2. AIA NEW ZEALAND Ltd (Sovereign)
3. Chubb Life Insurance New Zealand Ltd
4. Fidelity Life Assurance Company Limited
5. Partners Life Ltd

**General insurance**

1. AIG Insurance New Zealand Ltd	15. QBE Liability
2. Allianz New Zealand Ltd	16. Rosser Underwriting Ltd
3. Ando Insurance Group Ltd	17. Star Insurance (Star Underwriting Agents Ltd)
4. Aon New Zealand	18. Swann Insurance
5. Berkshire Hathaway Specialty Insurance	19. TLC Insurance
6. Chubb Insurance New Zealand Ltd	20. Vero Insurance New Zealand Ltd
7. Classic Cover Insurance Ltd	21. Vero Liability Insurance Ltd
8. Delta Insurance New Zealand Ltd	22. Vero Marine Insurance
9. DUAL New Zealand Ltd (IUA)	23. Zurich Australian Insurance Ltd
10. Lumley General Insurance (N.Z.) Ltd	24. Covermore
11. Nautilus Marine Insurance	25. Bounce Parametric Earthquake Insurance
12. NZI	26. Emergence NZ Ltd
13. Protecsure Pty Ltd	27. Mecon
14. QBE Insurance (Australia) Ltd	28. Event Cover

**Loan providers**

1. ANZ Bank New Zealand Ltd	15. Kiwi bank
2. ASAP Finance Ltd	16. Liberty Financial Ltd
3. ASB Bank Ltd	17. Midlands Mortgage Trust
4. Avanti Finance	18. Pallas Capital
5. Basecorp Finance Ltd	19. Pepper New Zealand Ltd
6. Bizcap	20. Prospa NZ Ltd
7. BNZ	21. Resimac Home Loans Ltd
8. Conrad Funds Management Ltd	22. Southern Cross Financial Group
9. Cressida Capital Ltd	23. Southland Building Society (SBS Bank)
10. DBR Ltd	24. Sovereign Home Loans (AIA / GoHomeLoan)
11. First Mortgage Trust	25. The Co-operative Bank Ltd
12. Funding Partners	26. TSB Bank
13. General Finance	27. Unity
14. Heartland Bank Ltd	28. Westpac New Zealand Ltd

Whilst the above list is extensive, we are not limited to just those mentioned above. From time to time, Advisory Window is able to utilise any product provider on the basis that you our client receives the best arrangement(s) to satisfy your needs and goals.

**Our fees, expenses and/or other amounts payable**

The actual amount Advisory Window may charge you will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and will explain how these fees will be payable.

Our agreed advice and services and service fees may include charges for initial advice, ongoing or annual advice, and services. The fees charged for our advice and services may be based on a combination of a set dollar amount or a percentage-based fee. Fees will be confirmed in our Statement of Advice which will be provided to you when the advice is given.

In addition, a fee and/or charges may be payable for altering or cancelling your service or product. This may include costs by an intermediary. If fees or costs will be charged, you will be advised at the time the financial advice is provided.

For services in relation to insurance and loans products, commissions may be paid by the product

provider. This is usually an initial commission which is normally a percentage of the value of your loan amount or insurance premium, plus an ongoing commission, usually a percentage of the value of your investment balance, outstanding loan amount or premiums and generally calculated at the end of the month in which you hold the loan, or renewal of insurance products.

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 and motor vehicle valuations. 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.

### **Other costs**

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. These other costs may arise from another service provider, for example property valuer, property surveyors, etc and / or incidentals such as travel costs, stationery, etc. However, we will agree all additional costs with you prior to incurring them.

### **Conflicts of interest and commissions or other incentives**

Advisory Window may receive a commission when you pay your invoice for insurance cover or if we refer you to a premium funder with whom you enter into a premium funding arrangement.

Advisory Window may pay your financial adviser a salary/commission, plus bonuses and other incentives. Advisory Window 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 interests for Advisory Window 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. Advisory Window undertakes compliance audits of your financial adviser, who undergoes specialised training in this area. Advisory Window also annually audits our conflicts of interest compliance framework.

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 & Disputes Process**

If you are not satisfied with the services provided by Advisory Window please contact your financial adviser or Advisory Window directly and tell us so we can try and fix the problem.

#### **Advisory Window's complaints officer is:**

Nish Herath  
0800 374 772

[info@advisorywindow.co.nz](mailto:info@advisorywindow.co.nz)

Nish will formally acknowledge your complaint usually in writing and will endeavour to resolve the issue fairly and in a timely manner.

When we receive a complaint, we will handle your complaint in an open and transparent manner and will endeavour to resolve the complaint fairly and within 10 working days. If we have not resolved your complaint within 10 working days, we will provide you with a written update as to the reasons for the delay, what action is underway to resolve your complaint and advise you of the anticipated timeframe for a response.

In handling your complaint, there are several remedies available to us, including but not limited to:

- an apology or explanation.
- liaison with product provider to find a mutually agreeable outcome to your complaint.

If we cannot agree on how to remedy the issue, or you, the client, decide not to accept or use the internal complaints scheme, you can contact our external disputes resolution service – Financial Services Complaints Limited (**FSCL**).

FSCL is an approved independent dispute resolution scheme which handles complaints against financial service providers, including insurance brokers. FSCL is free to consumers and its decisions are binding on us (but not on you). Further information about FSCL is available from [www.fscl.org.nz](http://www.fscl.org.nz).

You may contact FSCL directly on 0800 347 257.

### **Duties**

Advisory Window, 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 is not 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](#).

### **Contact Details**

Advisory Window FSP1002108

You can contact us at:

Phone: 0800 374 772

Email: [info@advisorywindow.co.nz](mailto:info@advisorywindow.co.nz)

Address: 32/3 Pacific Rise, Mt Wellington, Auckland. 1060

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