

## **LICENSING INFORMATION**

Pounamu Financial Services Ltd (FSP749971, trading as Ark Financial Group) holds a license issued by the Financial Markets Authority to provide financial advice.

Advisers: Steven Sequeira FSP108804, Adam Sutcliffe FSP1004670 and Danny Dsouza 1008072.

## **NATURE AND SCOPE OF ADVICE**

Ark Financial Group provides advice to our clients about their personal and business insurance, Kiwisaver and Managed funds.

Ark Financial Group has Agency Agreements with:

- For life insurance, your adviser works with six companies – AIA, Asteron Life, Chubb Life, Fidelity Life, Partners Life and Resolution Life.
- For health insurance, your adviser works with three providers (some life insurance companies above also provide health insurance) – Accuro, Southern Cross and Nib.
- For KiwiSaver and investment products, your adviser provides advice on a wide range of KiwiSaver products, a wide range of NZ-based managed investment products. Our financial advisers have distribution agreements with AMP, ANZ Investments, Booster, Fisher Funds, Milford, Generate, Pathfinder and Synergy.

## **FEES AND EXPENSES**

Your adviser at Ark Financial Group may charge a fee for financial advice, implementation and ongoing monitoring. Whether a fee will be charged will be advised before the work is performed.

## **CONFLICTS OF INTEREST AND INCENTIVES**

Our financial advisers at Ark Financial Group receive commissions from the providers on whose products we give financial advice (the insurers, investment and KiwiSaver providers). If you decide to take out insurance or take our KiwiSaver advice, the provider will pay a commission to Ark Financial Group and to your financial adviser. The amount of commission is based on the amount of the premium or the KiwiSaver balance.

Ark Financial Group and your adviser receive commissions from Rothbury Insurance Brokers Ltd for business placed.

From time to time, product providers may also reward your adviser for the overall business provided to them. They may offer tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. Our advisers subscribe to a Research company - Quote Monster allowing our advisers to recommend the best fit for you as the client.

## **COMPLAINT HANDLING AND DISPUTE RESOLUTION**

If you are not satisfied with our financial advice service you can make a complaint by emailing [admin@arkfg.co.nz](mailto:admin@arkfg.co.nz), or by calling: 03 360 2001. You can also write to us at: PO Box 20335, Bishopdale, Christchurch 8543.

When we receive a complaint, we will consider it following 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 2 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 cannot resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the Insurance and Financial Services Ombudsman Scheme (IFSO). IFSO 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 IFSO by email or by post

PO Box 10-845  
Wellington, 6143  
[www.ifso.nz](http://www.ifso.nz)

## **DUTIES INFORMATION**

Ark Financial Group, 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**

Pounamu Financial Services Ltd (FSP749971) trading as Ark Financial Group is the Financial Advice Provider.

You can contact us at: 03 360 2001, [admin@arkfg.co.nz](mailto:admin@arkfg.co.nz) or visit our [Contact us](#) page