

## DISCLOSURE INFORMATION

### Licensing Information

PSC Connect NZ Limited (FSP331526), (PSCCNZ, we, our, us) is a Financial Advice Provider (FAP) and is able to provide a financial advice service under our Full FAP Licence, as approved by the Financial Markets Authority (FMA) on the 5<sup>th</sup> August 2022.

There are no special licence conditions imposed.

### Nature and Scope of the Advice

PSCCNZ provides advice to clients about General Insurance and our Financial Advisers provide financial advice in relation to these financial advice products.

We will not provide advice on Life and Health Insurance, Investments, Kiwisaver, Medical Insurance or Mortgages, so you will need to consult a specialist if you would like advice on those products. We can refer a specialist to contact you if you require.

PSCCNZ can provide financial advice on a variety of products from a wide range of New Zealand based and overseas providers and includes but is not limited to:

Financial Advice Products	Providers	
Business Insurance	AIG	Nautical Marine
Property	Allianz	NM Insurance
Business Interruption	Ando	Protecsure
Commercial Vehicles	Berkshire Hathaway	QBE
Marine	Certain Underwriters at Lloyd's	Sage
Trade Credit	Chubb	Rosser
Travel	Classic Cover	Salt Marine
Liability	Club Auto	Star Insurance
Engineering/Contract Works	Concordia	Sunderland Marine
Event Cancellation	Covermore	TAI
Forestry	Delta	TLC Insurance
Mobile Plant	Dual	UAA
House	Event Cover	Vero
Contents	IAG (NZI, Lumley)	Zurich
Private Motor Vehicles	Mecon	
Boat Insurance		

We are not aware of any material limitations or restrictions on the scope of financial advice service we provide. If these are identified, we will disclose them to you.

### How We Get Paid

We earn our income from either a fee or commissions earned from providers or a combination of both.

### Fees and Expenses

Should you proceed with our financial advice and we arrange insurance for you, then a fee may be charged.

This fee will be based on the amount of work and time required to provide and implement our advice and will be shown on your invoice.

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of that fee from any refund due to you.

We may charge a fee for making adjustments to your insurance during the insurance period. This fee will show on your invoice.

Sometimes other fees are charged that do not relate to the financial advice such as credit card fees. If so, we will advise you of this in our recommendation.

### Conflicts of Interest and Incentives

When we arrange insurance for you, the provider(s) may pay us a commission. The amount of the commission varies between providers and products and is based on a percentage of the Company Premium and Natural Disaster premium (if applicable).

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of the commission from any refund due to you by the provider.

We have additional agreements in place with some Providers and Premium Funding companies where we receive Professional Services fees to assist with enabling a superior service to be provided in the offering of their Financial Advice Products and Premium Funding.

If a person or entity has referred you to us, we may pay them a percentage of the commission and/or fees we receive for their referral.

A financial adviser may have a conflict of interest in circumstances where financial advice has been provided to two clients who later have a dispute. If this occurs the financial adviser will disclose the conflict of interest to you and refer one client to another financial adviser for advice and assistance.

To ensure that our Financial Advisers prioritise your interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the information you have provided and your unique circumstances.

We maintain a register of conflicts of interest, of gifts and any other incentives we may receive.

If we believe there is a conflict of interest – real or perceived – we will discuss this with you.

PSCCNZ also undertake annual internal reviews to ensure compliance with these statements.

## Premium Funding

Premium funding enables you to pay the insurance premium by instalments, rather than make a lump sum payment.

Premium funding companies charge interest and they take a power of attorney over your insurance policy. This means they have the ability to cancel your insurance policy if you fail to pay an instalment.

If you enter into a premium funding arrangement, the premium funding company will pay PSCCNZ a commission as a percentage of the amount they fund.

We will disclose the amount of this when we know the scope and nature of the advice you need and whether you want to pay by instalments.





## Complaints Handling & Dispute Resolution

Please refer to our Internal Complaints Process that can be found [here](#).

## Duties Information

PSCCNZ and anyone who gives financial advice on their 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 as 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 FMA website [here](#).

### Identifying Information

PSC Connect NZ Limited (FSP331526), is a Financial Advice Provider (FAP).

Our contact details are:

Phone: +64 9 358 1186  
 Email: info@pscconnect.co.nz  
 Address: Level 3, 139 Quay Street  
 Auckland 1010

**Dave Penfold** (FSP231026) is a Financial Adviser of PSCCNZ and his contact details are:

Phone: +64 9 869 6674  
 Email: dpenfold@pscconnect.co.nz

**Paul Fraser Stainton** (FSP82733) is a Financial Adviser of PSCCNZ and his contact details are:

Phone: +64 9 869 6671  
 Email: fstainton@pscconnect.co.nz

**Lance Ashton** (FSP1001253) is a Financial Adviser of PSCCNZ and his contact details are:

Phone: +64 9 869 8646  
 Email: lashton@pscconnect.co.nz

**Olivia Chisholm** (FSP84208) is a Financial Adviser of PSCCNZ and her contact details are:

Phone: +64 3 662 9788  
 Email: ochisholm@pscconnect.co.nz

**Denise Bourdôt** (FSP690871) is a Financial Adviser of PSCCNZ and her contact details are:

Phone: +64 9 869 6676  
 Email: dbourdôt@pscconnect.co.nz

### GLOSSARY

<b>Authorised Body</b>	is an entity named on a financial advice provider's licence that can provide the licensed service without needing its own licence. Authorised Bodies must register on the Financial Service Providers Register as a financial advice provider.
<b>Financial Advice</b>	a recommendation or an opinion about buying or selling financial advice products
<b>Financial Advice Provider</b>	a business or individual who provides a financial advice service.
<b>Financial Advice Service</b>	engages one or more individuals to give financial advice on their behalf or provides financial advice on their own account.
<b>Financial Adviser</b>	is an individual registered on the Financial Service Providers Register to provide a financial advice service, who is not a financial advice provider.
<b>Financial Markets Authority (FMA)</b>	is the New Zealand government agency responsible for enforcing securities, financial reporting and company law as they apply to financial services and securities markets.

<b>Financial Service Provider</b>	FSP refers to Financial Service Provider a person who provides or offers to provide a financial service (as per the FSP Act)
<b>Financial Service Providers Register (FSPR)</b>	a searchable register of people, businesses and organisations that provide financial services in New Zealand. The register contains key information about FSPs including the financial services they provide, any relevant licences they hold and the dispute resolution scheme they belong to.
<b>Full Licence</b>	held by Financial Advice Provider PSC Connect NZ Limited and approved by the FMA on the 5 <sup>th</sup> August 2022.