

## Financial Services Provider Licence Information

**Agile Private Wealth Limited** is a financial services provider licenced by the Financial Markets Authority to provide regulated financial advice in New Zealand. Licence number FSP1008145.

## Reliability History

Agile Private Wealth Limited has never been subject to a reliability event.

A reliability event is something that might materially influence you in deciding whether to seek advice from our business. As an example, it would include disciplinary action, legal proceedings, or insolvency action against Agile Private Wealth Limited within the last five years.

## Contact Information

Office: 34 Main North Road, Papanui, Christchurch

Postal: 34 Main North Road, Papanui, Christchurch

T: 0800 25 35 45

E: [office@agileprivatewealth.com](mailto:office@agileprivatewealth.com)

## Agile Private Wealth provides advice to our clients relating to:

- KiwiSaver
- Managed Fund Investments
- Savings Investment Options
- General Financial Advice and Planning

We only provide financial products from certain providers.

## For KiwiSaver and Managed Funds, we currently work with companies:

- Booster Investment Management Ltd
- Generate Investment Management Ltd
- Goals Getter by Amova Asset Management
- Kernel Wealth Limited
- Koura Wealth Limited
- Milford Asset Management Ltd
- QuayStreet Asset Management
- Superlife & Smartshares Limited

In providing you with investment advice and placement, we prefer to work closely with New Zealand owned organisations. We also conduct KiwiSaver, Managed Fund, and investment portfolio reviews

## Topics that we do not advise on.

Agile Private Wealth does not provide advice on the following:

- Residential, Rural and Commercial Lending
- Fire & General Insurance
- Life, Disability and Health Insurance
- Accounting Advice
- Tax Advice
- Legal Advice

We have a large network of professionals whom we are associated with and can refer you to the appropriate solution providers should you require specialist advice in these areas.

In some instances, we may receive a referral commission or incentive from professional associates that we refer you to. Should this be the case we will outline the details in our statement of advice to you

## Remuneration

Agile Private Wealth will receive payment from an investment provider and KiwiSaver provider once your application has been successfully processed

These payments vary between providers; however, as a general guide they are:

- KiwiSaver:** Initial Commission of between \$0.00 and \$400.00 upon placement and an ongoing administration and servicing fee paid monthly at 0.5% of your total balance from day one.
- Managed Funds:** Upon successful placement we will receive an ongoing servicing fee paid monthly of between 0.5% and 1% of your total balance from day one.

## Fees or Expenses

Agile Private Wealth may charge clients for services provided whereby financial advice is provided and extra administration is required.

Any or all other fees payable by you are discussed and agreed upon in our initial free consultation then outlined in our statement of advice to you.

## Duties

Agile Private Wealth, 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>

## Client Responsibilities

It is important that you provide Agile Private Wealth with accurate information during the information gathering phase of our service.

Incomplete or inaccurate information may lead to our inability to provide you with the advice or recommendations needed to ensure the best outcome for your circumstances.

Always be truthful about your personal, financial and medical situation. If you are unsure as to why we require certain information or you feel uncomfortable about certain aspects of this process, please do not hesitate to tell us so that we can explain or find a solution.

## Money Handling Procedures

Agile Private Wealth Limited does not accept nor process any funds in house whatsoever.

All repayments of loans or premiums are to be made by you directly to the financial institutions we place your business with.

Agile Private Wealth will supply you with the appropriate direct debit forms for you to pay any investment sums; however, it is solely your responsibility to ensure timely payment of the same.

Agile Private Wealth and its staff cannot be held responsible for any non-payment of investment sums by you, directly to third parties.

## Conflicts of Interest

As a provider of professional advice services, we have a legislative obligation to act in the best interest of our clients when making recommendations. In providing advice to you, should any, actual or potential conflict of interest arise then we undertake to notify you so that you can assess our advice objectively, and accordingly make an informed decision.

Agile Private Wealth (and its Advisers) receive commissions from product providers that we place business with. The amount of commission received varies from each provider and is confirmed in our statement of advice.

From time to time, product providers may also reward us for the overall business we provide to them. These rewards may be in the form of event tickets, hampers and gifts, or other 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 based on each client's goals and circumstances.

All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance program is undertaken annually by a reputable compliance adviser.

### Our Complaints Process

**Making a Complaint:** If you are not satisfied with our financial advice service you can make a complaint by emailing [office@agileprivatewealth.com](mailto:office@agileprivatewealth.com), or by calling the complaints officer (Pete Eastwood: 021812300). You can also lodge a complaint directly on our website, [www.agileprivatewealth.com](http://www.agileprivatewealth.com).

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 14 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:

Insurance & Financial Services Ombudsman Scheme  
Level 2, Solnet House, 70 The Terrace, Wellington.  
PO Box 10-845, Wellington 6143  
Website: [www.ifso.nz](http://www.ifso.nz)  
Telephone number: 0800 888 202  
Email: [info@ifso.nz](mailto:info@ifso.nz)

Insurance & Financial Services Ombudsman Scheme 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 Insurance & Financial Services Ombudsman scheme Inc. by emailing [info@ifso.nz](mailto:info@ifso.nz), or by calling: 0800 888 202.

## PRIVACY STATEMENT

### The Privacy Act 2020

The Privacy Act gives you the right to request access to, and correction of your personal information at any time.

All information provided by you or any authorised agent, will be used by Agile Private Wealth and any members of our staff for the purpose of providing advice to you and may also be used by any product or service provider when implementing any of our recommendations or variations thereof, compliance advisers, assessors or by any claims investigators who may need access to such information; and other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you

### Confidentiality

The personal information gathered by Agile Private Wealth about you and your family is classed as personal and will be always kept confidential by Agile Private Wealth and the Adviser:

This confidential information may include: our fact find document, your personal credit file, your investment risk profile, any personally disclosed medical and financial information and any personal mortgage or borrowing requirements including all discussions and recommendations

### Storage of your Information

The information will be held by us at the offices of Agile Private Wealth detailed in the Advisers' Disclosure Statement and will be in digital format and stored on our CRM system.

Any paper documents will be scanned, converted to electronic files, and securely stored in our remote electronic storage system, TrailCRM. Once any transfer procedure is complete, any paper files will be confidentially destroyed by way of shredding.

### Use of information

We will collect personal information (including full name, address and contact details) so that we may administer our customer relationships and provide clients with the products and services they request.

This information is held at our offices. If at any time you wish to have access to, or correct any of, the information obtained with your permission, please contact us.

We may be allowed or obliged to disclose information by law, e.g. under court orders or statutory notices pursuant to taxation laws.

We may also disclose personal/business information to other financial institutions and organisations at their request if you seek to obtain products and/or services for them.

Personal/business information may also be disclosed to:

- Professionals including but not limited to solicitors, accountants, other mortgage brokers, insurance brokers, and stockbrokers when a referral is required, at your request and;
- If you have insurance, those involved in the insurance process including but not limited to claims investigations, medical practitioners, re-insurers, insurance reference agencies.
- If we intend to sell our business, any prospective purchaser of our business.
- The Financial Markets Authority and/or any other regulatory body as required for audit purposes.

From time to time, this information may be updated and/or changed, and we undertake to advise you of material changes to any of the items and/or products / services noted above by e-mail and/or mail.