

Important information

Kripa Financial Solutions Limited FSP 771115 holds a licence issued by the Financial Markets Authority to provide financial advice service.

Our contact details are:

Address: 7 Culdaff Place, Mt Roskill, Auckland

Telephone: 021 933592

Email: simi@kripa.co.nz / office@kripa.co.nz

We encourage you to read the important information given below. It may help you decide whether your financial needs may be met by engaging with us.

Nature and Scope of financial advice services

Our Services

- Debt management (including borrowing for personal and investment purposes)
- Personal insurance

Products we can provide financial advice about

- Loans including mortgages, reverse mortgages and deposit bonds
 - Personal and Group insurance
 - Life cover
 - Disability
 - Income protection
 - Trauma
-

Product providers we
might recommend

- **Listed on our website**

Our fees

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed and explain how they are payable.

The following section outlines the types of fees that may apply:

- The fees charged for our advice and services may be based on a combination of:
 - A set dollar amount; OR
 - a percentage-based fee.
- Our agreed advice and service fees may include charges for:
 - Initial advice ongoing; OR
 - annual advice and services.

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.

However, we will agree on all additional costs with you prior to incurring them; OR We don't charge our clients fees, expenses or anything else directly for the financial advice we provide.

Commissions

For services in relation to insurance/ investments/ loan products, commissions may be paid by the product provider as follows:

Initial Commission	A percentage of the value of your investment contributions, loan balance, or insurance premiums; Our Financial Advisers are salaried.
Ongoing Commission	A percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

Discounted CRM, subsidized training for advisers or other non-monetary benefits.

I may refer you to other service providers, including Generate KiwiSaver and Generate Managed Funds. Therefore, I need to disclose that if you decide to invest with Generate, I will receive a commission for referring you. The commission is an ongoing payment of 0.125% of your account balance]. This fee is paid to me by Generate from the revenue they receive from the fees you pay.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.

- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process

If you are not satisfied with my service you can make a complaint through the following methods: • By logging into the Trail client portal and pressing on the "Make a Complaint" button on the bottom right of the page. • By contacting me directly • By sending an email to Simi Sethu on management@kripa.co.nz Once we receive a complaint, we follow an internal procedure to ensure we address the issue.

Our process will:

- Acknowledge your complaint within 2 working days
- Inform you how we will address the complaint
- Gather any information that will help us resolve the complaint
- Aim to resolve the complaint within 40 working days.
- If we cannot resolve the complaint within this timeframe, we will update you regarding the next steps

Our external complaints process

If you are not satisfied with how we addressed or resolved your complaint, you can contact the Financial Services Complaints Limited. They are an independent dispute resolution service that complaints.

Their contact details are:

Financial Services Complaints Limited Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Postal: P O Box 5967, Wellington 6140 Phone 0800 347 257

Email complaints@fscl.org.nz

Website <http://www.fscl.org.nz/>