

Name: Chris Coetzee
FSP Number: FSP1003151
Phone: 022 127 1524
Email: chris@dormfin.co.nz
Address: 11/79 Bankside Road, Silverdale, Auckland

I am a financial adviser and provide advice on behalf of DormFIN - Dormehl Financial Services Limited (DormFIN) FSP1004303, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both DormFIN and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz.

I Work For You

As a Financial Adviser, I am bound by the Code of Conduct for Financial Service Providers.

While I receive payment from providers for the services I deliver, my primary obligation is to you. To ensure I prioritise your interests above my own, I follow a structured 6-step advice process when providing personalised financial advice based on your unique goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

DormFIN 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.

My Services

Personal Risk: (Life, Income, Disability & Health):

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

- Accuro
- AIA
- Chubb
- Fidelity
- NIB
- Partners Life
- Southern Cross
- PPS Mutual

To maintain accessibility of advice, DormFIN does not charge upfront fees for providing personal risk insurance advice or for implementing recommendations you choose to proceed with. Instead, DormFIN receives commission for new insurance policies of between 0% and 250% of the first year's premium, depending on which insurance company you select.

From the second year onward, DormFIN may receive an annual commission between 0% and 30% of the premium for as long as DormFIN remains the servicing adviser on the policy. I will confirm the exact commission amount DormFIN will receive when providing my recommendation to you.

General Insurance: (Home, Contents & Car):

DormFIN works with you to determine what risks you wish to cover and refers you to appropriate insurance providers based on your needs. We will work with you to identify any specific risks that should be discussed during the application process with the provider.

DormFIN's general insurance referrals are limited to the following providers:

- Blanket
- Tower

Instead of charging you an upfront fee, DormFIN receives a referral commission from the insurance provider when you take out a policy. DormFIN receives a commission between 0% and 5% for any house, car, or contents policy you establish through our referral.

DormFIN does not receive volume-based or sales target-based payments from any available providers. We will refer you to coverage options from both providers based on your needs and the information you provide.

KiwiSaver:

While KiwiSaver is not part of my direct product offering, I have a direct referral agreement with NZ Funds who manage and handle all referrals, provide assistance with investment decisions and fund recommendations, and manage all compliance requirements related to investments.

Please note that if you establish a policy with NZ Funds if you proceed through my direct referral agreement, I will receive both a referral commission and monthly trail commission paid directly by NZ Funds.

Our Obligations:

- Give priority to your interests by taking all reasonable steps to ensure 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 (designed to ensure we have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services (designed to ensure we treat you appropriately and provide suitable advice).

How to Raise a Concern or Complaint About My Advice

Full details of our complaints process are available on our website at www.dormfin.co.nz/disclosure.

External dispute resolution:

If you are not satisfied with our response to your complaint, you can refer the matter to our external dispute resolution scheme:

Financial Dispute Resolution Service:

- Post: Freepost 231075, PO Box 2272, Wellington 6140
- Phone: 0508 337 337
- Email: enquiries@fdrs.org.nz

This service is free.