



LICENSING INFORMATION

Link Financial Group 2022 Ltd (FSP1004590) holds a license issued by the Financial Markets Authority to provide financial advice. Momentum Financial Limited (FSP 715151) is authorised by that license to provide financial advice.

CONTACT DETAILS

Link Financial Group 2022 Ltd (FSP1004590) is the Financial Advice Provider.

You can contact us at:

Phone: 0800 466 784

Email: admin@mortgagelink.co.nz or admin@insurancelink.co.nz

Address: 1/1 Antares Place, Rosedale, Auckland

NATURE AND SCOPE OF ADVICE

Momentum Financial Limited advisers provide advice about:

- Personal insurance (risk), including health insurance.
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice

We provide advice in relation to the following insurance products:

- Life insurance
- Trauma insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

Momentum Financial Ltd | 38 Harvest Ave, Orewa, 0931
E: malcolm@momentumfinancial.co.nz | genene@momentumfinancial.co.nz
M: 021 883 995 (Malcolm) | 0274 811 688 (Genene)
www.momentumfinancial.co.nz

We provide advice in relation to products provided by the following companies:



FEES AND EXPENSES

Insurance Service Fee

No fees are payable by you for insurance advice. However, Momentum Financial Limited may charge a fee for financial advice provided to a client if the client cancels a life or health insurance policy within two years of inception. Specific fee information will be advised when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

CONFLICTS OF INTEREST

For life insurance and health insurance, Momentum Financial Limited receives commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Momentum Financial Limited. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. Momentum Financial Limited financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance program is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing malcolm@momentumfinancial.co.nz or by calling 021 883 995. You can also write to us at: 38 Harvest Avenue, Orewa, 0931. When we receive a complaint, we will consider it using 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 10 working days of receiving them. If we cannot, 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 are not satisfied with the way we propose to do so, you can contact the Financial Dispute Resolution Service. FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact IFSO by phone on 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

Momentum Financial Limited, 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. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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>.