

Financial Adviser Disclosure Statement

It is important that you read this information

It will help you (**the client**) make an informed decision whether I as a financial adviser that gives advice for products, am suitable for your needs and whether to seek, follow or accept the financial advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated financial advice Disclosure) Amendment Regulations 2020.

Who am I?

Name of financial adviser: Craig Malcolm Silby
Financial Service Provider: MultiSure Ltd
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Mobile number: 021 740 565
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Address: Unit 3B, Level 3, 54 Wellesley St, Auckland 1010
PO Box 6350, Victoria St West, Auckland 1142
Website: www.multisure.co.nz
FSP number: FSP448846

What sort of adviser am I?

I am a Financial Adviser (FA) that gives advice on behalf of MultiSure Ltd who is a licensed Financial Advice Provider licensed by the Financial Markets Authority of New Zealand (FMA) www.fma.govt.nz. The Financial Services Legislation Amendment Act 2019 requires MultiSure Ltd to hold a current license for Advisers to provide Financial Advice Services to you the Client.

To view my registration and MultiSure Ltd license go to the Financial Service Providers Register www.fsp-register.companiesoffice.govt.nz and search our Financial Service Provider (FSP) number FSP34527 (MultiSure Ltd) or my individual FSP number FSP448846.

As a Licensed Financial Advice Provider, we have standard conditions on our licence, these conditions are not specific to MultiSure Ltd and do not limit or restrict Advice that may be given.

What financial advice can we provide to you?

I can give financial advice on Insurance Products for Commercial and Domestic Clients.

Our Insurance product providers are Insurance business in New Zealand that are licensed under the Reserve Bank under section 19 of the Insurance (Prudential Supervisor) Act 2010. The Insurers have a financial strength rating from an approved rating agency. To view the Insurer ratings go to www.rbnz.govt.nz/regulation-and-supervision/insurers/licensing/register

MultiSure Ltd's insurance product providers are required to have financial strength ratings with a minimum of **B-** and above. When you receive a quote from us you will be supplied the current strength ratings for the product providers that we have quoted for. If you accept the financial advice, we will supply a current rating for the product provider that you have selected.

Limitations and restrictions

I am committed to providing my clients with good financial advice that is suitable for my client's needs. I only provide financial advice on Insurance Products.

What fees do we charge?

MultiSure may charge clients fees for financial advice. We will tell you what the fee is before you accept any advice from us or our Advisers. They will charge fees that are payable by you the client when our advice is followed, accepted and the insurance policy is purchased. The fees charged are for our service, placement, implementation and administration of the insurance policies that you choose to accept and purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

The fees are payable by you and are due by the effective date of the policy which is on the invoice.

How do we get paid for the financial advice and Products that we provide to you?

MultiSure Ltd and I do receive commission when the client accepts our financial advice and purchases an insurance policy. The commission is paid by the Insurer (product provider's) for the insurance business on each insurance policy that the Client purchases. The commission paid to us can be between the range of 0%-24% of the insurer portion (total premium of the Insurance Policy less government levies and taxes).

NZbrokers Management Limited

MultiSure Ltd is a member of NZbrokers Management Limited. NZbrokers Management Limited provides services such as IT, education, training, technical insurance product and claims support and group member benefits to MultiSure Ltd. When a client accepts our financial advice as your adviser and purchases a policy NZbrokers may receive a service fee or technology fee from the Product Provider.

How do we act with Integrity?

To ensure that I prioritise your interests above my own, I follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances. I complete annual and ongoing training about how to manage conflict of interests and a register of interests is maintained. MultiSure Ltd monitors these registers and provides additional training where necessary. MultiSure Ltd performs an annual review of the compliance programme.

There may be potential conflicts of interest that you the Client should take into consideration when you decide to seek and accept financial advice from us. I will make you aware of any conflicts when giving advice.

How can you depend on the Advice you receive?

I have not been subject to any adverse reliability events that would influence you the client in deciding whether to seek or obtain advice from me as your adviser.

How to make a Complaint?

If you have a problem, concerns or you are dissatisfied with either a product or financial advice Service that have been provided by us or our Advisers and you require action to be taken please tell us so that we can help and fix the issue. To make a Complaint please email:

philip@multisure.co.nz

If a complaint is received we will approach all complaints with an open mind, listen and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and every attempt will be made to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or Complaints Manager.

You will receive a written decision, remedies and resolution as soon as practicable after we have decided the outcome.

What to do if you are not satisfied after making a complaint?

If you feel your complaint is not resolved to your satisfaction using our complaints process, or you are unsatisfied with the response or resolution, you can contact the Insurance and Financial Services Ombudsman Services Inc. (IFSO).

The IFSO is a dispute resolution scheme of which we are a member. This service **will cost you nothing** and is an independent service that will help investigate or resolve the complaint.

You can contact **The Insurance and Financial Services Ombudsman Scheme Inc. (IFSO Scheme)** at:

Address: Level 2/70 The Terrace, Wellington Central 6011
PO Box 10 845, Wellington 6143
Telephone: 0800 888 202 or 04 499 7612
Email: info@ifso.nz
Website: www.ifso.nz

What are my duties as an adviser?

As a financial adviser I give financial advice to clients on MultiSure Ltd's behalf. When giving advice I must:

- Hold a Level 5 New Zealand Certificate in Financial Services when required;
- Maintain competence, knowledge and skills for giving financial advice by completing continuing professional development;
- Abide by the Code of Professional Conduct for Financial Services and have Ethical behaviour, good conduct and provide client care;
- Listen to you the client carefully to discover your needs;
- Recommend products or services that meet the client needs and explain why;
- Give clear and concise communication;
- Protect client's information;
- Give priority to the client's interests when giving financial advice.

Who licenses and regulates us?

The Financial Markets Authority. You can report information about us to the Financial Markets Authority at: www.fma.govt.nz/contact or email questions@fma.govt.nz but if you want to complain you should use our dispute resolution procedures described under: ***How to make a Complaint?*** and ***What to do if you are not satisfied after making a complaint?***

This Disclosure Statement was prepared on: 15th March 2021



Signed: Craig Silby



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