

Disclosure Statement



Important Information Disclosure Statement

Please read this carefully and ask questions if you would like to know more.

Further information is available on our website at www.jvfs.co.nz and in writing, upon request, free of charge.

Important information about me

I am a Financial Adviser (FSP1006765) engaged by JV Financial Services Limited (FSP701371). JV Financial Services Limited (FSP701371) is authorised to provide financial advice under a licence issued by the Financial Markets Authority to JV Financial Services Limited (FSP701371) trading as JVFS.

My contact details are:

Name: Zhan Viljoen

Phone: 022 029 5049

Email: zhan@jvfs.co.nz

Website: www.jvfs.co.nz

22 Sunridge Estate, 674 Ranginui Road, Welcome Bay 3175

My duties and obligations to you

I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide a service that is relevant to that agreed scope of advice and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and not my own.
- Exercise care diligence and skill.
- Meet the necessary standards of competence, knowledge, and skill required.
- Ensure you understand my recommendations and any associated risks.
- Keep you informed along the way and communicate in a timely, clear, and effective manner.

This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website at:

Reliability History

There have been no reliability events for JV Financial Services Limited (FSP701371) or me (FSP1006765)

I source insurance products from the following Insurance companies:

- AIA
- Asteron Life
- CHUBB
- Fidelity Life
- Allianz Travel Insurance
- NIB Health
- AIA Health
- ACCURO Health

Other services I can provide:

- Mortgages/ Home Loans
- Vehicle and Asset Insurance
- Personal Loans
- Vehicle Financing

How I get paid

Remuneration:

Depending on the companies and products you choose, I will be paid a commission. Insurance commission may be between 5% and 220% of the first years premium.

Fees and expenses:

JV Financial Services Limited **does not** charge fees, expenses or any other amount for the financial advice provided to you. You will not be billed or asked to pay any fees to us at any time even if the engagement of services or the products placed through this engagement are terminated by either party.

Conflicts of interest

To ensure that I prioritise your interests above my own, JVFS limited operates a comprehensive and robust framework on policies I follow. I follow an advice process that ensures my recommendations are made on the basis of your goals and circumstances. I receive ongoing treatment. There is an annual compliance review of my policies, procedure and conflict of interest.

Complaint's process

JV Financial Services Limited are committed to providing a high standard of care for all our clients. Our goal is to have loyal and happy clients and to ensure our services are consistently meeting their needs. If you are not completely satisfied in your dealings with us, please let us know, so we can help resolve this with our internal complaint handling process.

We will acknowledge your complaint within 48 hours and aim to resolve the complaint within 10 working days. If the issue is complex or there are issues outside of our scope, we may need to ask you for further information or agree on an extension with you.

In the first instance please contact me, your broker, directly on 022 029 5049 or email zhan@jvfs.co.nz

If you feel we have not been able to satisfactorily resolve your complaint, you are able to contact our disputes resolution authority. This service is free of charge.

JV Financial Services Limited are registered with Financial Services Complaints Ltd. This is an independent and impartial dispute resolution service, approved by the Minister of Consumer Affairs under the Financial Service Provider (Registration and Dispute Resolution) Act 2008. They will investigate your complaint and work to facilitate an agreed resolution.

The Financial Services Complaints Ltd can be contacted as follows:

Information – info@fscl.org.nz

Email – complaints@fscl.org.nz

Website – <http://www.fscl.org.nz/>

Phone – 0800 347 257