

Complaints & Disputes: What should you do if anything goes wrong?

If you have a problem, concern or complaint about any part of my business, please tell me: Lily Lee (Li Li). If we cannot agree on how to fix this issue, you can contact and lodge your complaint with my Disputes Resolution Scheme:

Name: Insurance & Financial Services Ombudsman.
Email: info@ifso.nz
Telephone: (Call free) 0800 888 202
Fax: (04) 499 7614
Postal Address: P.O.Box 10-845
Wellington, 6143

So that my complaints scheme can try to fix the problem.

This service will cost you nothing.

How am I regulated by the Government?

You can check that I am a registered financial advisor at the following website: www.fspr.govt.nz. The Financial Markets Authority (FMA) regulates Financial Advisors. Contact the FMA for more information. Including financial tips and warnings. The FMA can request your information and our records when required.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may first choose to use the Dispute Resolution procedures described above (under **What should you do if something goes wrong?**)

Conflicts of Interest

I will advise you if there are any conflicts of interest that I am aware of. I am an independent adviser, not bonded or aligned with any one company.

From time to time we receive gift baskets, vouchers and incentives but my advice is not influenced by these.

Commissions

Instead of charging you a fee, we are paid by the insurance provider directly based on your premium. This is generally between 75-200% initial & 0-20% renewal or referrer commission depending on the individual policy and providers. Fees are only applicable on occasion if pre-agreed and signed off by you in our scope of service.

Declaration

I, Lily Lee, declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the Disclosure requirements in the Financial Advisors Act 2008, Financial Markets Conduct Act 2013 and the Financial Advisors (Disclosure) Regulations 2020.

Lily Lee



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