

Important information about us

Money Matters (NZ) Limited

15 March 2021 Version 1

Our company:

Money Matters (NZ) Limited (FSP764971), trading as Money Matters is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

We can provide advice on:

We may provide you with advice about a wide range of managed investment products including Exchange Traded Funds (ETFs).

We are limited to investment products that are available through our independent investment management and custodial platform – FNZ Custodians (FNZ). Where Money Matters has requested a new fund to be added to the platform FNZ have always permitted this. Founded in Wellington in 2002, FNZ are experts in designing and building administration platforms. They have over 1,000 employees and offer wrap platforms to institutions serving well over two million underlying investors with over \$200 billion globally.

Our fees and costs:

Money Matters will charge a fee for the financial advice that is provided to you. The fee charged will depend on the nature of the financial advice and service that we provide.

We charge a fee for the preparation of an investment plan. This averages \$750 (plus GST). This fee is waived when the plan is implemented.

We do not charge a fee for implementing a plan and making investments.

We charge an ongoing advice fee calculated on a percentage of the total portfolio value. The ongoing fees for Money Matters and the custodian FNZ will be disclosed in the investment plan. The costs of the underlying investments are deducted within the funds and disclosed within the Product Disclosure Statements that accompany the plan.

Conflicts of interest:

Money Matters is totally independent. We are purely fees based and don't receive any commission or fee from any investment placed.

All commissions in relation to your investments will be rebated to your account.

Our adviser, Dr Rodger Spiller receives a salary and profits as a shareholder.

To ensure we prioritise our clients' interests we follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances

We do not receive any gifts or incentives.

We undertake annual training about how to manage conflicts of interest.

We also undertake an internal compliance audit and a review of our compliance programme annually.

INAUGURAL WINNER BEST NEW ZEALAND FINANCIAL PLANNER OF THE YEAR AWARD AND BEST ETHICAL FINANCIAL ADVISER

If you have a complaint:

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 09 366-1672

Email: info@money matters.co.nz

Write to:

Complaints Handling Officer
Money Matters (NZ) Limited
PO Box 250
Shortland Street
Auckland 1140

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within two business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within ten working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Financial Services Complaints Limited (FSCL). FSCL provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact FSCL:

Call: 0800 347 257

Email: info@fscl.org.nz

Write to: PO Box 5967, Lambton Quay, Wellington 6145

Our duties and obligations to you:

Money Matters (NZ) Limited and our advisers have 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;
- exercise care, diligence, and skill;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

You can contact us at:

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