



EQUITY
INVESTMENT ADVISERS LTD

DISCLOSURE STATEMENT

Equity Investment Advisers Ltd

Level 8, 115 Queen Street

Auckland City 1010

PO Box 1314 Shortland Street

Auckland 1140

FAP Disclosure Statement

This FAP Disclosure Statement is important because it provides information about the financial advice services that Equity Investment Advisers Ltd and our Equity advisers (nominated representatives) can offer you and it may help you decide what type of financial product best suits your needs. This Disclosure Statement relates to and is provided by each of Equity Investment Advisers Ltd and was prepared on 6 March 2023.

You can contact Equity Investment Advisers Ltd by phone **0800 474 669** or by email at Info@equity.co.nz. Equity Investment Advisers Ltd ('Equity') **holds a licence issued by the Financial Markets Authority** to provide a financial advice service. Equity Investment Advisers Ltd is authorised to provide a financial advice service. We are investment specialists.

Our Equity Investment Advisers Limited Nominated Representatives

Our Nominated Representatives provide advice on behalf of Equity. We take responsibility for the services provided by all of our Nominated Representatives. They are either employees or contractors who are Nominated Representatives of our FAP Group. Therefore, Equity Nominated Representatives do not need to be individually licensed,

Nature and Scope of our advice

Equity and our Nominated Representatives can provide you with information on the features and benefits of the investment products we offer our clients. Our Nominated Representatives will provide you with general financial advice on these

products. This will help you to decide what type of investment that best suits your needs and risk profile. They will provide recommendations or opinions on financial products issued by other financial providers. It does not take into account your individual financial circumstances or goals, or any other accounts or investments you have. It does not make recommendations on other schemes.

The advice process

As part of the advice process our Nominated Representatives will:

- help you to understand the risks and rewards of each investment product that Equity distributes.

We have duties

Equity and all of our Nominated Representatives have duties under the Financial Markets

Conduct Act to:

- a) Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code), which is available on the Financial Markets Authority's website (www.fma.govt.nz);
- b) Give priority to your interests.
- c) Exercise care, diligence, and skill.
- d) Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

Fees, commissions or other incentives

If you become a client of the Equity Investment Advisers Ltd:

- you will pay fees and brokerage in connection with product distributed by Equity. The fees and brokerage, Equity's and the adviser's disclosure statement is provided to clients when they apply to join Equity. Our Nominated Representatives may from time to time receive non-monetary benefits such as promotional or Christmas gifts and industry or social invitations.

Managing Conflicts

We take the following steps to manage any potential conflict of interest in this respect:

- Nominate Representatives are required to abide by Equity's policies and procedures in relation to conflicts of interest; and
- in giving advice, our Nominated Representatives have a duty to give priority to customers' interests. Equity processes and controls are in place to ensure compliance with this duty.

There is absolutely no obligation for a potential client to join Equity as a client, after they receive information about Equity. There is no obligation to join the Equity after receive information and conditions for becoming an Equity client, it is 100% the client's choice. If you become a client of Equity, then any information we collect

from you as a client will be for purposes of product offer and where relevant, the advice process, and this information gathering will be in accordance with our Privacy Policy.

How do I make a complaint?

If you have any issues or concerns about any services you receive from a Nominated Representative or Equity you can email or call us at ***Info@equity.co.nz*** or call us on ***0800 474 669*** or ***+64 (9)304 0145*** or write to us at: ***Equity Investment Advisers Ltd, PO Box 1314 Shortland Street, Auckland 1140.***

Equity's advisers and management review all complaints made and will endeavour to respond with any follow up questions or a determination as soon as reasonably practicable. If for any reason we can't resolve the matter, you can contact our Supervisor the Insurance & Financial Services Ombudsman Scheme.

If we or the Supervisor are unable to resolve your complaint, you may call our external and independent dispute resolution scheme Financial Services Complaints Limited on 0800 347 257, email complaints@fscl.org.nz or post: Level 4 101 Lambton Quay PO Box 5697 Wellington 6145. Financial Services Complaints Limited will help investigate or resolve the complaint if it is not resolved to your satisfaction and will not charge a fee to investigate or resolve a complaint. If you have any concerns, issues, or complaints about any part of our service please let us know. We are regulated by the Financial Markets Authority (FMA). We are regulated and registered by the FMA. You can view our registration and status at any time at www.fspr.govt.nz. Our registration number is **FSP259485**.