

# DISCLOSURE AND NATURE OF ADVICE

Kingbird Limited provides Wholesale business and asset finance under their license FSP1000364.

## **KINGBIRD OFFICE CONTACT DETAILS: (FSP#1000364)**

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**Phone:** 09 222- 2662

**Email:** admin@kingbird.co.nz

**Website:** [www.kingbird.co.nz](http://www.kingbird.co.nz)

## **NATURE AND SCOPE OF FINANCIAL ADVICE SERVICES BY KINGBIRD LIMITED**

### **Our Services:**

- Business finance
- Asset finance
- Cashflow finance
- Wholesale funding services
- Consultancy

### **We refer to a trusted source, via RSFA and others for the following:**

- General insurance (house, contents and vehicle covers); we will refer to a trusted business partner
- Reverse mortgages
- Personal and group Insurance (life cover, health, disability, income protection and trauma) is referred to Rod Schubert or JP Hale (of the RSFA group)
- Kiwisaver

Any financial advice provided on our behalf will take account only of the information you have given us about your particular needs, financial situation or goals.

In terms of residential Mortgages Ian Bailey, as an individual and under FSP1000411, and is contracted as a Financial Advisor to **Rod Schubert Financial Advice Limited. ("RSFA")** RSFA is a Licensed Financial Advice Provider issued by the FMA to provide financial advisory services. Financial Services Provider Number is FSP709511. Details of RSFA Disclosure are to be found [https://kingbird.co.nz/wp-content/uploads/2021/07/RSFA-Nature-and-Scope-of-Advice-Ian-07\\_06\\_21.pdf](https://kingbird.co.nz/wp-content/uploads/2021/07/RSFA-Nature-and-Scope-of-Advice-Ian-07_06_21.pdf)

## **OUR FEES:**

We charge a fee for our services, depending on the complexity of the service and advice offered. In some cases we also obtain a commission from some providers. The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed and explain how they are payable, however, typically it is \$1,000 or 1.5% of the amount raised or advanced.

## **Other costs and expenses**

We may also charge for expenses that relate directly to your business loan and will advise you of these. We reserve the right to charge for some non-bank lending and \$250 per hour for finance/lending consultancy work and/or to recover or part recover commission clawback.

## **Conflicts of interest or other incentives**

We are here for our clients and to advise you as best we can. Your interests are our priority, although we do have business relationships with product providers also. From time to time, we may receive a small gift from a product provider (such as a bottle of wine or events tickets).

## **How we manage any conflicts of interest**

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

- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.

## **OUR DUTIES AND OBLIGATIONS TO YOU:**

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to

- Meet the standards of competence, knowledge and skill set out in the Code of Conduct
- Give priority to the clients' interest and
- Exercise care, diligence and skill and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

## **COMPLAINTS:**

### **Our Internal complaints process**

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal Complaints Manager is Ian Bailey who can be reached via email at [ian@Kingbird.co.nz](mailto:ian@Kingbird.co.nz) or contact on 021664941. You will get a reply to you within 5 business days.

### **Our external complaints process**

If we cannot agree on how to resolve/fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – Financial Services Complaints (FSCL). This service will cost you nothing and will help us resolve any complaints.

### **You can contact Financial Services Complaints as follows**

**Address:** FSCL, PO Box 5967, Wellington 6145

**Phone number:** 0800347257

**Email address:** [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)