

# DISCLOSURE STATEMENT

Maxicare Financial Services Limited



Name of Financial Advice Provider	Maxicare Financial Services Limited
FSP Number	FSP 760331
Address	Solutions House, 59 Apollo Dr, Rosedale, AKL, 0630
Trading Name	Maxicare Financial Services Limited
Phone Number	09-414 4400
Mobile Number	021 668799
Email Address	info@maxicarefs.co.nz

This disclosure statement was prepared on: 20<sup>th</sup> July 2023

## Important Information about Maxicare Financial Services Ltd

Maxicare Financial Services Ltd (FSP760331) holds a Financial Advice Provider Class 1 license issued by the Financial Markets Authority. You can view our licence status here <https://fsp-register.companiesoffice.govt.nz> or <https://maxicarefs.co.nz/>

## Areas of Financial Services

Maxicare Financial Services Limited is a licensed Financial Advice Provider.

We can give you advice about:

- Life Insurance
- Disability Insurance
- Key Person Protection Insurance
- Shareholder protection Insurance
- Visiting New Zealand Insurance
- KiwiSaver
- Trauma Insurance
- Health Insurance
- Income Protection Insurance
- Mortgage and Rental Cover
- International Student Insurance
- Group Scheme Insurance

We have chosen to provide advice about products from selected providers:

- AIA
- Accuro
- Booster
- Fidelity Life
- Pathfinder
- Southern Cross Health
- Asteron Life
- Orbit Protect
- Chubb
- Generate KiwiSaver
- Nib
- PartnersLife
- Southern Cross Travel

## Maxicare Financial Services Ltd

p. 09 414 4400  
a. 59 Apollo Drive , Auckland 0630

m. 021 668799  
w. maxicarefs.co.nz

## Our Duties to You

Maxicare Financial Services Ltd, and anyone who gives financial advice on our behalf, 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 by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (so that we have the expertise to provide you with advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (designed to make sure we treat you as we should).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

## Fees and Expenses

Maxicare Financial Services Limited typically do not charge a fee for the financial advice and assistance when there is reasonable scope to earn a commission.

Maxicare Financial Services Ltd may charge a fee for the financial advice provided to a client where a client cancels an insurance policy within two years of inception. Whether a fee will be charged and the manner in which it will be charged will be advised if a Scope of Service is agreed.

## Conflict and Interest or Incentives

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made based on each client's goals and circumstances. All our financial advisers undergo training on how to manage conflicts of interest.

For any gifts over \$100 in value that Maxicare Financial Services Ltd may receive from financial product providers, our policy is to on-gift these to our clients (e.g. via a client prize draw).

Maxicare Financial Services Ltd belongs to the MySolutions adviser group who provide professional development and other support services to Maxicare Financial Services Ltd. In return, Maxicare Financial Services Ltd may share commission with MySolutions.

For referrals made to a mortgage provider, investment planner, pet insurance provider or general insurance broker, Maxicare Financial Services can receive a 'referral fee' as either an upfront or ongoing payment.

## Reliability History

Reliability history you should be aware of:

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There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions.

## Complaints and Dispute Resolution

If you are not satisfied with our financial advice service in any way, you can make a complaint by:

- Email: [info@maxicarefs.co.nz](mailto:info@maxicarefs.co.nz)
- Calling us on: 09-414 4400 or 021 668799
- You can also write to us at: Solutions House, 59 Apollo Dr, Rosedale, Auckland, 0630

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't we will contact you within that time to let you know we need more time to consider your complaint, and will aim to provide you with a realistic timeframe.
- We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme: Financial Disputes Resolution Service.

The FDRS provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction, you can contact Financial Disputes Resolution Service at:

Address	Freepost 231075, PO Box 2272, Wellington 6140
Phone Number	0508 337 337
Email Address	<a href="mailto:enquiries@fdrs.org.nz">enquiries@fdrs.org.nz</a>
Website	<a href="http://www.fdrs.org.nz">www.fdrs.org.nz</a>

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