



How I manage conflicts of interest and put your interests first

The services Arise Financial Services offer are provided free of charge to my clients. This is because Arise Financial Services is paid by the providers when one of their products is taken up on the back of my recommendation.

Although Arise Financial Services is paid by the providers, I always put your interests first:arise

- We follow a proven 6-step advice process that puts our client's needs at the heart of the advice process
- We identify and disclose the maximum level of commission we may get on the back of our recommendation
- If our recommendation involves replacing cover, we will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. We will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All our recommendations are provided in writing with an explanation as to how they are based on your individual needs
- Arise Financial Services completes internal and external reviews of our advice process to ensure we follow a thorough review process that puts client interest first.

Our Duties

Under the Financial Markets Conduct Act 2013, it is the duty of Arise Financial Services and our advisers to:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.

What if something goes wrong



We value the ability of our clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of our service.

If you would like to raise concerns about the service you have received, we have an internal complaint process that we will follow when we receive your formal complaint.

Our internal process involves:

1. Requesting your complaint in writing
2. Acknowledging the receipt of your complaint within 2 working days of receiving it.
3. Investigating your concerns by speaking with all the involved parties and reviewing all the documentation we hold on file.
4. Providing a formal written response within 28 days of acknowledging your concerns.

If you would like to make a complaint, please email: vikaus@arisefinancialservices.co.nz

If you are unsatisfied with the outcome of our internal complaints process, you are able to escalate it to our dispute resolution scheme:

Scheme: Insurance & Financial Services Ombudsman Scheme
Address: PO Box 10-845
Wellington 6143
Telephone number: 0800 888 202
Email address: info@ifso.nz

They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.