



About Arise Financial Services

Arise Financial Services (FSP768472) is a Financial Advice Provider that holds a license issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find us listed on the Financial Service Providers Register at fsp-register.companiesoffice.govt.nz.

Arise Financial Services is located in Auckland & Christchurch, CANTERBURY, New Zealand, our insurance advisers are fully trained in their field and advisory services, which are offered, arise after extensive investigation of our clients' needs. However, mainly the reason of our growth is that we are always in constant search of insurance products that can further benefit primarily our customer, either financially or in terms of benefits, even after the conclusion of a final contract. Our clients experience superior policy & risk management and claims service. We provide quality advice to ensure our client's needs.

The conditions of our license allow us to provide the following financial advice services:

- Personal Life Risk & Medical Insurance

Personal Life Risk & Medical Insurance

Arise Financial Services provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

We follow a documented advice process that uses your personal situation to work out what's important to you, what products you need and how much cover you should have in place. We then recommend the provider that offers the cover most suited to your stated preferences.

Providers we work with

Arise Financial Services have chosen to work with the following personal risk insurers:

- AIA
- Cigna
- Fidelity Life
- Partners Life
- NIB

This means that Arise Financial Services will only consider the providers listed above when recommending a product to meet your personal risk insurance needs.

How we are paid

Arise Financial Services does not charge any upfront fees for our risk advice services. To ensure advice remains accessible, we are paid commission by the provider of any product you put in place on the back of our recommendation.



How we manage conflicts of interest and put your interest first

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

Although we are paid by the providers, we always put your interests first:

General Insurance (Home, Contents & Car)

Arise Financial Services works with you to determine what risks you wish to cover and provide quotes based on the levels of cover you wish to put in place. We work with you to determine whether there are any particular risks you have that need to be specified during the application process.

Arise Financial Services are limited to the following General Insurance providers:

- **Blanket Insurance** provided by The Hollard Insurance Company Pty Ltd (Hollard). Administration of this insurance and claims handling services are managed by Ando Insurance Group Limited (Ando) on behalf of Hollard. Hollard is a licensed insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

- **Guardian Insurance Brokers Ltd (Referral Only)**

Arise Financial Services do not receive any bonus or sales-based bonus payments from Blanket or Guardian Insurance.

To ensure your needs are prioritised you will receive a written advice document that outlines the cover and why it was implemented over other providers available to me.

If your cover is placed via Blanket Insurance the commission will range from 7.5% to 12.5% of each premium, depending on which insurance products you take out cover with, after taxes and levies.

- **General Insurance - Referral Only**

While I don't provide general insurance as part of my product offering, I am able to refer you to Blanket Insurance as well as Guardian Insurance Brokers Ltd.

If you take out a policy with Blanket or Guardian Insurance Brokers Ltd on the back of my referral, I will receive a referral commission that will range from 3.75% to 6.25% of each



premium, depending on which insurance products you take out cover with, after taxes and levies.

How I am paid in place of an upfront fee,

Arise Financial Services is paid a commission by the recommended insurance provider from the premium you pay for any house, car or contents policy I put in place.

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:

- 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.