

FINANCE NOW QUALIFYING FINANCIAL ENTITIES (QFE) DISCLOSURE STATEMENT

HOW WE ARE REGULATED BY THE GOVERNMENT

The Financial Markets Authority (FMA) regulates financial advisers. As a QFE, Finance Now is regulated by the FMA for its financial services and is bound by Finance Now's code of professional conduct.

You can report information or provide feedback about us or our advisers' conduct to the FMA, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described under What should you do if something goes wrong?.

Contact the FMA for more information about financial advisers, including financial tips and warnings at www.fma.govt.nz or on freephone 0800 434 567 during business hours.

This disclosure statement has been drafted in order to meet the requirements stated in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010 to ensure that you, the customer, are able to make an informed decision on your financing needs.



Phil Ellison | Chief Executive

FINANCIAL ADVISER QUALIFYING FINANCIAL ENTITIES (QFE) DISCLOSURE STATEMENT

It is important that you read this document

This information is designed to help you decide whether our services will meet your needs and to help you to compare us to other financial advisers to ensure that you choose one that best suits you.

What sort of adviser are we?

Finance Now is a Qualifying Financial Entity (QFE). You can check this information on the Financial Service Providers Register at fspr.govt.nz

What does that mean?

A QFE is licensed to take responsibility for its advisers. This includes making sure those advisers receive professional development to ensure they exercise care, diligence and skill in providing financial advice to you.

WHAT SERVICES CAN WE PROVIDE TO YOU?

Finance Now advisers can provide personalised advice about the following products:

Personal Loans

Finance Now Card

- ID Card
- ATM/EFTPOS access

Insurances sold via Third Party Insurers

- Term Life Insurance
- Payment Protection Insurance (PPI)
- Consumer Protection Insurance (CPI)
- Chattel Insurance
- Motor Vehicle Insurance
- Mechanical Breakdown Insurance
- Guaranteed Asset Protection (GAP) Insurance
- Lifestyle Protection Insurance (LPI)

The services we can provide will depend on your needs and may include any or all of the services detailed above. Should you require services that are outside our scope, we will refer you to a person or entity which may be able to provide the service(s) you need.

Finance Now is part of the SBS Group which includes Southsure Assurance. Whilst there is no direct shareholding or ownership between Southsure and Finance Now, we do have working contracts in place to enable the sale of Southsure products.

Finance Now is not related to Protecta Insurance, but we have a working contract with them to enable us to sell Protecta products.

Finance Now advisers cannot provide you with advice about investment products.

WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of the service from Finance Now or its advisers, please contact our Customer Relations Team by using the above contact numbers or by following the links on our website financenow.co.nz, so that we can try to fix the problem.

Finance Now will make every effort to work with you to resolve your issue, but if you are not satisfied with the result or the way your complaint has been handled, you are entitled to take your complaint to the Banking Ombudsman for an independent review. Finance Now is a member of the Banking Ombudsman dispute resolution scheme.

The Banking Ombudsman is an independent organisation which provides free assistance to resolve disagreements between Financial Institutions and their customers. For more information regarding the Banking Ombudsman's office and its services, log on to www.bankomb.org.nz or use any of the following contacts:

The Office of the Banking Ombudsman

Freepost 218002	Freephone:	0800 805 950
PO Box 25327	Phone:	04 915 0400
Featherston Street	Email:	help@bankomb.org.nz
Wellington 6146		

HOW TO CONTACT US

Your Financial Adviser:

Finance Now
PO Box 1204, Invercargill 9840

Phone: 0800 40 50 70
Fax: 03 218 6278 or 0508 329 669
Email: askus@financenow.co.nz
Website: www.financenow.co.nz

