



Publicly Available Information Disclosure

LICENSING INFORMATION

Amandeep Sharma aka Aman Sharma, I am a financial adviser FSP 535386 and I am giving advice on behalf of **Truviser Group Limited** FSP 725211 which holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Truviser Group Limited details are as follows:

Phone: +64 0204 238 423

Email: aman@truviser.co.nz

Address: 25 Awatea Road, Whatawhata, Hamilton, 3285

NATURE AND SCOPE OF ADVICE

Truviser Group Limited FSP 725211 advisers provide advice about:

- Personal insurance (risk), including health insurance
- Mortgages, Business Loans and personal lending

We provide advice in relation to the following products:

Risk Products	Lending products
<ul style="list-style-type: none">- Accidental death cover- Life cover- Family protection cover- Loan repayment cover- Income protection cover- Total permanent disability cover- Redundancy cover- Medical and Trauma insurance- Waiver of premium	<ul style="list-style-type: none">- Residential Home Loans including top ups and fixed rate rollovers- Business Loans- Personal Loans

We provide advice in relation to products provided by the following companies:

ASB Bank	AIA
ANZ Banking Group Limited	Chubb
BNZ Bank	Asteron Life
Westpac Banking Corporation	Partners Life
Heartland Bank	Accuro
Liberty Financial	Resimac
Unity	Prosopa
ASB Go Home Loans	Southern Cross Partners
SBS	Bluestone Finance
Pepper Money	Avanti Finance
The Co-Operative bank	

FEES AND EXPENSES

Mortgage and lending service fee

Truviser Group Limited are usually remunerated by way of commission, by the providers of the loan products we recommend. On occasion, some providers may not pay a commission. In this situation, we will charge a fee for our advice. The fee payable will be a reflection of the time required to obtain a loan approval for you. Where a fee will be payable for the advice, your financial adviser will agree the amount of the fee with you *prior to obtaining a lending approval*.

Fees can be added to your loan amount and will be paid to **Truviser Group Limited** on behalf of your adviser at the time your loan is advanced. I will charge a fee for the financial advice I provide if you repay your mortgage within 28 months of inception.

Insurance Service fee

Truviser Group Limited will charge a fee for financial advice provided to a client if the client cancels insurance policy within two years of inception. Specific fee information that will apply will be provided when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

CONFLICTS OF INTEREST

For life insurance and health insurance, **Truviser Group Limited** and/or the financial adviser receives commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to **Truviser Group Limited** and/or the financial adviser who provides your advice. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

For mortgages and lending, **Truviser Group Limited** receives commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the

lender recommended to you, the lender will pay a commission to **Truviser Group Limited**. The amount of the commission is based on the amount of the lending advanced; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. **Truviser Group Limited** financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing **Truviser Group Limited** on aman@truviser.co.nz or by calling 0204 238 423. You can also write to us at 25 Awatea Road, Whatawhata, Hamilton, 3285. When we receive a complaint, we will consider it using 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.
- 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 Financial Disputes Resolution Scheme who provides a free, independent dispute resolution 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 FDR by phone 0508 337 337 address Freepost 231075, P O Box 2272, Wellington 6140.

DUTIES INFORMATION

Truviser Group Limited and anyone who gives financial advice on our behalf, has 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 (431K)

- exercise care, diligence, and skill in providing you with advice (431L)
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice) (431I)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

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>.