

Make your next move your best move...



Disclosure Statement

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I am a financial adviser and provide advice on behalf of Truviser Group Limited (FSP725211), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Truviser Group Limited and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

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.

My Services

Personal Risk: (Life, Income, Disability & Health Insurances):

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

My recommendation is limited to the products offered by the following companies:

AIA, Chubb, Asteron Life, Partners Life, Fidelity Life, NIB

To ensure that advice remains accessible, Truviser Group Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, Truviser Group Limited is paid a commission for any new insurance taken up, of between 0% and 230% of the first year's premium, depending on which insurance company you take out cover with.

From year two, Truviser Group Limited may then receive an annual commission of between 0% and 25% of the premium for the time Truviser Group Limited remains the servicing adviser on the policy. I will confirm the amount of commission Truviser Group Limited will receive when I provide my recommendation to you.

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Home Lending:

I work with banks and lenders to recommend the lending products and solutions that I think best fit your circumstances and requirements from the following providers:

ANZ, ASB, BNZ, Westpac, Heartland, Liberty Financial, Unity, SBS, Pepper Money, The Co-op, Kiwibank, CFML Loans, GEM Finance, First Mortgage Trust, Gold Band Finance, Bluestone Finance, Avanti Finance, Core Finance, Cressida Capital, DBR, FIFO, Omega Capital, Vincel Capital, ASAP Finance, Bizcap, CFI Finance, Silver Harbour Capital

In place of an upfront fee, Truviser Group Limited is paid a commission by the recommended lending provider. This commission will range from 0% to 0.85% of the total lending, depending on which provider you choose to take a loan with. I will confirm the amount of commission Truviser Group Limited will receive when I provide my recommendation to you.

In addition, Truviser Group Limited may receive a commission of up to 1% of the outstanding mortgage or lending balance annually which covers the ongoing service I provide to you, by way of trail commission and may also receive a sum of \$150 for any loan that is refixed during the course of the loan.

Other Fees, Commissions and Conflicts of Interest

Personal Risk: (Life, Income, Disability & Health Insurances):

- If the insurance is closed within 24 months of settling with insurance provider will take back the commission, they paid me for the advice and service I provided to you. I will charge you a fee to cover my time and service provided. This fee will be \$2000.00 calculated on an average of 10 hours of advice, negotiation, and administration to complete and submit your application. It is calculated on an hourly rate of \$200.00
- 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

Mortgage and Lending Service:

- 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.
- Mortgage and Lending Service Fee - If the mortgage is repaid within 27 months of settlement with all parties other than BNZ bank for 28 Months of settlement, the lender will take back the commission, they paid me for the advice and service I provided to you. I will charge you a fee to cover my time and service provided. This fee will be \$2000.00 calculated on an average of 10 hours of advice, negotiation, and administration to complete and submit your application. It is calculated on an hourly rate of \$200.00

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- Once you have authorised Truviser Group Limited to commence work for you, We expects you to work exclusively with us, and we will make this clear to you when you engage us. If we prepares and submits an application but you decide to settle the loan through another channel (such as, but not limited to a branch or another adviser) within a 12 months period, then we reserves the right to charge you a termination fee for professional services. This will be up to a maximum of \$1,600 to cover our time spent on work already performed for you. This is based on the average of 8 hours of work at a charge out rate of \$200 per hour.

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.

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 (these are designed to make sure that we have the expertise needed 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 (these are designed to make sure we treat you as we should and give you suitable advice).

How to raise a concern or complaint about my advice

Please refer to our website at www.truviser.co.nz for information in respect to making a complaint and our internal complaints process. Contact details of our external dispute resolution scheme are also available on our website.

