



Important information about us

MS Financial Service Limited

15th March 2021 Version 1.1

Our company:

MS Financial Service Limited (FSP531246, trading as Insurance Success) is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

We can provide advice on:

We only provide financial advice about the following types of insurance products provided by the following product providers:

- Health insurance: AIA New Zealand Limited, nib nz limited, Partners Life, Southern Cross Medical Care Society.
- Risk insurance: AIA New Zealand Limited, Partners Life, Southern Cross Medical Care Society, Cigna Life Insurance New Zealand Limited, Fidelity Life Assurance Company Limited, AMP Services (NZ) Limited.
- General Insurance (house, contents & car): Aon plc.
- Travel/International Student Insurance: Southern Cross Benefits Limited

Our fees and costs:

We do not charge clients fees, expenses or any other amount for the financial advice we provide. You will not be invoiced or asked to pay any fees to us at any time, even if the engagement of services or the products placed through this engagement are terminated by either party.

Our commissions and conflicts:

Our advisers receive a salary as an employee of MS Financial Service Limited. In addition, our advisers also receive a commission from the insurers through which we place business. The amount of the commission we receive depends on annual net premium. We will provide more specific details of these commissions at the time our advice is given.

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review by Strategi.



If you have a complaint:

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 09 942 5850/ 09 942 5856

Email: service@msloan.co.nz/ msadmin@msloan.co.nz

Write to: PO Box 305446, Triton Plaza, Auckland 0757

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Insurance & Financial Services Ombudsman Scheme. Insurance & Financial Services Ombudsman Scheme provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact Insurance & Financial Services Ombudsman Scheme:

Call: 0800 888 202

Email: info@ifso.nz

Write to: Insurance & Financial Services Ombudsman Scheme

PO Box 10-845

Wellington 6143

NEW ZEALAND

Our duties and obligations to you:

MS Financial Service Limited and our advisers have 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;
- exercise care, diligence, and skill;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.



You can contact us at:

MS Financial Service Limited (FSP531246, trading as Insurance Success) is the Financial Advice Provider.

Call: 09 942 5850/ 09 942 5856

Email: service@msloan.co.nz/ msadmin@msloan.co.nz

Write to: PO Box 305446, Triton Plaza, Auckland 0757