

LICENSING INFORMATION

KBW Ltd t/a MIK Solutions FSP716472, holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

KBW Ltd t/a MIK Solutions is the Financial Advice Provider (FAP)

You can contact us at:

Phone: 021 321 143

Email: support@miksolutions.co.nz

Address: 116 Whakaturou Crescent, Pyes Pa, New Zealand

NATURE AND SCOPE OF ADVICE

KBW Ltd t/a MIK Solutions advisers provide advice about:

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

We provide advice in relation to the following products:

Lending Products	Risk products	KiwiSaver products
<ul style="list-style-type: none">- Residential Home Loans including top ups and fixed rate rollovers- Business Loans- Personal Loans	<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">- Kiwisaver

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

Lending Products	Risk products	Kiwisaver products
ANZ, ASB, Westpac, BNZ, Kiwibank, Go Home Loans, Coop Bank, SBS Bank Resimac, Harmony, Liberty Finance, Avanti Finance, Basecorp, ASAP Finance, DBR Limited, Deposit Power, Southern Cross Finance Ltd, Cressida Finance, Bank of China, Bluestone, Cressida Capital, DBR, First Mortgage Trust, Heartland, Funding Partners, Spotcap, XE, Pepper Money, Prospa	AIA, Fidelity Life, Partners Life, Southern Cross, NIB Health, Chubb, ACC/ ACC Cover Plus	Generate KiwiSaver Milford KiwiSaver Booster KiwiSaver NZ Funds KiwiSaver

FEES AND EXPENSES

Mortgage and Lending Service Fee

KBW Ltd t/a MIK Solutions 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 advisers 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 KBW Ltd t/a MIK Solutions at the time your loan is advanced.

Insurance Service Fee

KBW Ltd t/a MIK Solutions are remunerated by way of commission, by the providers of the insurance products we recommend. KBW Ltd t/a MIK Solutions does not charge a fee for financial advice provided to a client.

KiwiSaver Service Fee

KBW Ltd t/a MIK Solutions does not charge any fees for providing general advice about KiwiSaver. KBW Ltd t/a MIK Solutions is paid through the providers who may pay an upfront fee and a small amount of ongoing commission based on funds under management.

General Insurance Service Fee

KBW Ltd t/a MIK Solutions does not provide any general insurance advice (house, content and car). KBW Ltd t/a MIK Solutions refers to a third party. KBW Ltd t/a MIK Solutions is paid through the third party with a small ongoing commission based on the amount of insurance if the policy is taken out

CONFLICTS OF INTEREST

For mortgages and lending, KBW Ltd t/a MIK Solutions and/ or the financial advisers receive 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 KBW Ltd t/a MIK Solutions. The amount of the commission is based on the amount of the lending; specific remuneration will be advised to you when advice is provided.

For life insurance and health insurance, KBW Ltd t/a MIK Solutions and/ or the financial advisers receive 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 KBW Ltd t/a MIK Solutions and/or the advisers 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 KiwiSaver, KBW Ltd t/a MIK Solutions and/ or the financial advisers receive commissions from the KiwiSaver providers we can provide recommendations for.

For general insurance (house, content and car), KBW Ltd t/a MIK Solutions and/ or the financial advisers will refer to a third party. KBW Ltd t/a MIK Solutions and/ or the financial advisers receive commissions from the third party if the insurance policy is taken out.

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. KBW Ltd t/a MIK Solutions 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 KBW Ltd t/a MIK Solutions bourne@miksolutions.co.nz, or by calling 021 321 143. You can also write to us at: 116 Whakaturou Cres, Pyes Pa, New Zealand. 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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not 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

KBW Ltd t/a MIK Solutions 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 is not 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>.