

**Financial Advice Provider (FAP)  
Disclosure Statement**

(Downloaded from the Financial Advice Provider's website on 15 July 2023)  
It is important that you read this document.

**LICENSING INFORMATION**

Certainty Financial Advisers Network Limited (FSP677951) (trading as CFAN) holds a full licence issued by the Financial Markets Authority to provide financial advice. Our Financial Advisers are authorised by that licence to provide financial advice.

**NATURE AND SCOPE OF THE ADVICE**

Advisers under the Certainty Financial Advisers Network Limited licence provide advice to our clients about their personal risk insurance and health insurance. Our Financial Advisers provide financial advice in relation to these financial advice products.

**For personal risk insurance, we work with:**

- AIA
- Asteron
- Cigna
- Fidelity
- nib
- Partners Life

**For health insurance, we work with:**

- AIA
- nib
- Partners Life

In providing you with financial advice, our Financial Advisers will only consider existing personal term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products. We are unable to take into consideration or provide advice on financial products issued outside of New Zealand.

**FEES OR EXPENSES**

Advisers under the Certainty Financial Advisers Network Limited do not charge fees, expenses or any other amount for the financial advice provided to its clients provided the cover stays in force for at least 2 years. CFAN may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within two years of inception. Whether a fee will be charged and the manner in which it will be charged will be advised when the advice is provided to the client. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

**CONFLICTS OF INTEREST AND INCENTIVES**

Certainty Financial Advisers Network Limited and our financial advisers receive commissions from the insurance providers on whose products we give financial advice. If you decide to take out insurance the provider will pay a commission to Certainty Financial Advisers Network Limited and to your Financial Adviser.

The amount of commission is based on the amount of the premium. 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 recommendations are made on the basis of the client's goals and circumstances.

All our financial 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. Certainty Financial Advisers Network Limited monitors these registers and provides additional training where necessary. Certainty Financial Advisers Network Limited performs an annual review of our compliance programme.

## **COMPLAINTS HANDLING AND DISPUTE RESOLUTION**

If you are not satisfied with our financial advice service you can contact our internal complaints team by:

- Email us at: [compliance@cfan.co.nz](mailto:compliance@cfan.co.nz);
- Call us on: +64 9 600 10 20;
- Write to us at: Suite 3, Level 2, 86 Parnell Road, Parnell, Auckland 1052

When we receive a complaint, we will consider it following 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 Insurance & Financial Services Ombudsman Scheme Inc.

Insurance & Financial Services Ombudsman Scheme Inc. 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 Insurance & Financial Services Ombudsman Scheme Inc. by emailing [info@ifso.nz](mailto:info@ifso.nz), or by calling: 0800 888 202 or +64 4 499 7612.

You can also write to them at: PO Box 10-845, Wellington 6143, New Zealand.

## **DUTIES INFORMATION**

Certainty Financial Advisers Network Limited, and anyone who gives financial advice on our behalf, 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 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).

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 [www.fma.govt.nz](http://www.fma.govt.nz).

## **FAP CONTACT DETAILS:**

Certainty Financial Advisers Network  
Suite 3, Level 2, 86 Parnell Road, Parnell, Auckland 1052  
+ 64 9 600 1020  
[info@cfan.co.nz](mailto:info@cfan.co.nz); [www.cfan.co.nz](http://www.cfan.co.nz)