

First Disclosure – Financial Advice Provider (FAP)

Financial Services Provider (FSP) Identification

Mavia Ltd (FSP723492 trading as The Investor Bird) holds a license issued by the Financial Markets Authority to provide Financial advice. Licence Status and Conditions: Transitional FAP License.

The Investor Bird provides advice to our clients about their financial planning, investments, mortgages, KiwiSaver, life insurance and health insurance and general insurance.

We only provide financial advice about products from certain providers

- For Mortgages, we work with thirteen lenders – Sovereign Home Loans, ASB, BNZ, ANZ, Westpac, SBS, Pepper Money, Avanti, Co-op, Resimac, Bluestone, NZCU Baywide.
- For Life Insurance we work with five companies – Partners Life, AIA, Cigna, Fidelity and Asteron
- For health insurance, we work with four providers – Partners Life, AIA, NIB and Accuro
- For Kiwisaver, we work with four companies – Generate Kiwisaver, ANZ, Select Wealth Management and Booster
- For General Insurance, we work with one company – AON
- For Managed Fund Investments, we work with three companies – Select Wealth Management, Booster and ANZ
- For Property investment, we work with four companies – White Swan Consultancy, NDM Construction, Assured Construction Ltd and DNA property (Waikato) Ltd
- Property services are outside of my licensed services.

Fees & expenses

For Investment advice, The Investor Bird will charge a fee for any financial advice provided to a client.

The Investor Bird does 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 or a mortgage within 28 months 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 or mortgage is cancelled.

Conflict of interest and incentives

The Investor Bird and our financial advisers receive commissions from the providers on whose products we give financial advice (insurers, banks, KiwiSaver providers, managed fund portfolio providers). If you decide to take out insurance, a mortgage, our KiwiSaver advice or our managed fund advice, the provider will pay a commission to The Investor Bird and to your financial adviser. The amount of commission is based on the amount of the insurance premium, mortgage amount, the KiwiSaver balance or managed fund balance.

The Investor Bird and our financial advisers receive a referral fee from any property finder or developer that we refer our clients to. This fee is received on settlement of an investment property purchased through these networks.

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 our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each 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. The Investor Bird monitors these registers and provides additional training where necessary. The Investor Bird performs an annual review of our compliance programme.

Complaints handling and disputes resolution

If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing admin@investorbird.co.nz, or by calling us on 021 918 648. You can also write to us at: 159 Eversham Road, Mt Maunganui Tauranga 3116

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, and will aim to provide you with a realistic timeframe.
- 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 our external dispute resolutions scheme, Financial Dispute Resolution Service.

The Financial Dispute Resolution Service provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can view their website: www.fdrs.org.nz, contact them via email: enquiries@fdrs.org.nz, phone: 0508 337 337, or write to them at: Level 4, 142 Lambton Quay, Wellington Central, Wellington 6011

Duty of care

The Investor Bird, 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 visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

The Investor Bird - Contact details

- MAVIA Ltd (FSP723492, trading as The Investor Bird) is the Financial Advice Provider

You can contact us at:

- Phone: 021 918 648
- Email: admin@investorbird.co.nz
- Address: 159 Eversham Road, Mt Maunganui Tauranga 3116