

Financial Advice Provider Disclosure

Public Disclosure

Personal Investment Centre Limited is a Financial Advice Provider (FAP) licenced by the Financial Markets Authority (FMA) to provide financial advice services.

Personal Investment Centre is subject to the **standard** conditions for a Financial Advice Provider (FAP) license. There are no terms or conditions of our licence which limits or restricts the company or our financial advisers in the provision of financial advice services.

Name and Registration Number: Personal Investment Centre Limited FSP637669

Physical address: 97 Rangitikei Street, Palmerston North 4410

Postal address: PO Box 448, Palmerston North 4440

Trading name: Personal Investment Centre

Telephone number: 0064 6 354 7900

Website: www.investcentre.co.nz

Email address: admin@investcentre.co.nz

Nature and Scope of Financial Advice Services

At Personal Investment Centre, we specialise in providing financial planning services, with a focus on investment advice and retirement planning. While our advisers may offer general advice on related matters such as estate planning, risk management, and taxation, these areas are considered peripheral to our core service of investment advice. If we identify a need for more in-depth analysis or specialised advice in these areas, we will collaborate with your existing professionals or refer you to a specialist.

Our advisers offer the following financial advice services:

- **Financial Planning**
- **Cash Management**
- **Investment Advice, Planning & Management**
- **Retirement Planning**
- **Estate Planning:** general advice only; we refer you to specialists for detailed analysis and implementation.
- **Risk Management:** general advice only; we refer you to specialists for detailed analysis and implementation.

Our financial advisers provide advice on financial products relating to these services including (but not limited to) managed funds, KiwiSaver funds, listed New Zealand and global equity and debt securities (e.g., shares, bonds etc), term deposits, and cash.

Personal Investment Centre and its Financial Advisers are not affiliated with any product provider and are able to provide advice on any products relating to the above services without limitation or restriction.

Our Fees and Expenses

The fees that we charge are determined by the nature and scope of the services provided. We will discuss and disclose all costs associated with our services before proceeding.

Our fee structure is designed to be straightforward and transparent:

- **Initial meeting:** We offer an initial consultation free of charge to determine the nature and scope of your requirements, explain our services and determine if they suit your requirements.
- **Investment plan:** There is a one-off fee for the preparation and implementation of an investment plan. This fee is disclosed upfront and is payable following completion.
- **Ongoing advice, custodial and administration services:** A monthly fee is charged as a percentage of the market value of your investments.
- **Other costs:** Fees charged by external providers, such as brokerage costs, custodial fees, currency exchange fees, and fund manager fees, may also apply.

We may receive a commission for the following products only:

- **KiwiSaver**

Note: Ongoing advice, custodial and administration services and other fees are deducted and paid automatically from your portfolio.

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Conflicts of Interest

At Personal Investment Centre, we are committed to providing client-centred services and prioritising our clients' interests and needs above all else.

We are not affiliated with any product providers, and our remuneration comes solely from client fees for the services we provide, except for commissions received from KiwiSaver products, which constitute a very minor portion of our total income.

Occasionally, product providers may offer non-cash benefits, such as food and beverages, gifts, or subsidised education or conference attendance.

Our Duties and Requirements

As a licenced Financial Advice Provider (FAP), Personal Investment Centre and our advisers are bound by legislative and regulatory requirements, including:

- Meeting the standards of competence, knowledge, and skill set out in the Code of Conduct for Financial Advisers
- Prioritising clients' interests
- Exercising care, diligence, and skill
- Adhering to the standards of ethical behaviour, conduct, and client care as outlined in the Code of Conduct.

Complaints and Dispute Resolution Service

If you have a concern or complaint about any part of our service, please let us know so that we can address the issue. You can contact us by:

- **Calling:** 0800 11 22 30
- **Emailing:** admin@investcentre.co.nz
- **Writing:** PO Box 448,
Palmerston North 4440

We have an internal complaints process in place. Upon receiving your complaint, we will acknowledge it within 48 hours. We will strive to provide a solution as quickly as possible, depending on the complexity of the issue and the required actions.

If we cannot agree on a resolution, or if you choose not to use our internal complaints process, you can contact our independent, external dispute resolution scheme: **Insurance & Financial Services Ombudsman Scheme (IFSO)**. This is a free service that can investigate or resolve the complaint if it remains unresolved through our internal process. You can contact IFSO at:

- **Phone:** 0800 888 202
- **Email:** info@ifso.nz
- **Website:** www.ifso.nz
- **Address:** PO Box 10-845
Wellington 6143
- **Reference:** Member No: 5004397

Where can you get more information?

This Public Disclosure Statement is available free of charge. You may request a hard copy by contacting us at admin@investcentre.co.nz.

If you have any questions about this disclosure statement or you would like to know more about Personal Investment Centre, please contact us.

For more information about financial advisers in general, you can visit the Financial Markets Authority website at www.fma.govt.nz.

You can confirm that Personal Investment Centre is a licenced Financial Advice Provider by visiting the Financial Service Providers Register at <https://fsp-register.companiesoffice.govt.nz>

The Financial Markets Authority licences and regulates financial advisers. Contact the Financial Markets Authority (www.fma.govt.nz) for more information, including financial tips and warnings