



Important information and disclosures

Accordia Advice Limited

When deciding on whether to work with Accordia, the following information is important for you to know.

- Accordia Advice Limited (Accordia) (FSP 722551) holds a licence issued by the Financial Markets Authority to provide financial advice.
- Accordia Advice Limited, operates under the Accordia brand.
- Accordia's current licence does not contain any conditions which limit or restrict its activities.

Nature and scope of our services

We work with a wide variety of private clients, trusts, estates and corporates. We achieve this through our financial advice and investment solutions.

Our services are limited to investment and retirement planning and the Accordia branded investment solutions. We do not offer budgeting, insurances, mortgages, estate planning, tax or accounting.

Financial Advisers and representatives only offer the Accordia investment solutions, which are Managed Investment Schemes, specifically designed for us by Accordia Asset Management Limited.

Fees, expenses and payment terms

The first meeting with our Financial Advisers or Representatives is free and this is an opportunity for you to discuss your situation and decide if Accordia is the right choice for you.

From there, fees fall into three broad categories

1. Initial Planning Fees – fees for the personalised plan we prepare for you
2. Ongoing Client Servicing Fees – ongoing fees based on the amount invested
3. Investment Fees – part of the investment solution and explained in the Product Disclosure Statement.

Conflicts of interest, commissions

Accordia does not take commissions on any of the investment solutions we offer to you. Our clients pay us directly for the services and investments held. Further information about conflicts will be provided in our Client Disclosure Statement at the first meeting.

Complaints and Dispute Resolution

Should you have any questions, concerns or wish to make a complaint, we are only too happy to discuss this and resolve the issue as quickly as possible. Accordia has both an internal complaints process and an independent dispute resolution service for you to access.



To make a complaint, please ring and/or email your concern to your Financial Adviser or Accordia. We will then contact you within 24 hours, to understand the issue and work to resolve it internally. When you make a complaint, we will provide further information on the process at that time.

If we cannot resolve the issue to your satisfaction, we will refer it to our external independent dispute resolution service, the Insurance and Financial Services Ombudsman Scheme (IFSO). This scheme does not charge a fee to investigate or resolve a complaint. You can contact the IFSO at

PO Box 10-845, Wellington 6143

Level 2, Solnet House, 70 The Terrace, Wellington 6143

Freephone:	0800 888 202		0800 888 202
Telephone:	04 499 7612		04 499 7612
Email:	info@ifso.nz		

They will work with you and us to come to a solution. They will provide an explanation of their services if this occurs.

Duties Information

Accordia Advice Limited, the Advisers and Representatives working under the Accordia brand, must adhere to specific duties and obligations when providing advice to our clients.

These obligations are governed by the Financial Markets Authority under law, regulations and a Professional Code of Conduct. 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 due 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 (we must have the expertise to provide the advice),
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

This is only a summary of the duties that we have. You can learn more by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>

Further Information and Contact Details

You can request further information about Accordia in either hard copy or electronic form. This can be done through your personal Financial Adviser or from Accordia directly. To speak to your Financial Adviser, please visit the contact us section.

To contact us at Accordia, please email enquiry@accordia.co.nz or call 0800 444999.