



Top Financial Advice Limited

Public Disclosure

Version 2.0 Effective from 19th September 2022

Licence status and conditions

Top Financial Advice Limited (FSP197247) is authorised to provide a financial advice service under Financial Provider Licence issued by the Financial Markets Authority

Nature and scope of the financial advice given

Top Financial Advice Limited provides advice to our clients about their life and health insurances. We are able to provide financial advice from the following product providers:

Health, Life and disability insurances	Accuro, AIA, Asteron life, Cigna, NIB, Partners Life, Resolution Life, Southern Cross
Home, Content and Car Insurance	Stylecover

We do not provide advice on home loans or investments.

Any financial advice we provide will only take into account the information you have given us about your particular needs, financial situation or goals.

What does our service cost

You will not be charged a fee, at any time, for any advice given even if you do not take any of the insurance cover recommended for you.

How we are remunerated

The product providers will pay Top Financial Advice Limited, and our financial adviser receive a commission when you purchase a financial product (such as an insurance product) and on an ongoing annual basis. In some cases, our approved product providers may also pay an additional variable commission

How do you know you're getting the right advice

We pride ourselves on the high standards we require of our financial advisers.

All our financial advisers receive training on ethical conduct and must also follow our advice process. Our advice process is designed to ensure that your financial adviser's recommendations are made based on your goals and circumstances and are suitable for you.

To make sure that you are getting the right advice we also have quality assurance processes in place to monitor our financial advisers and, if we find something that is not quite right, we will fix it for you.

These processes help us to manage conflicts of interest relating to the commissions our financial advisers receive.

What duties do your financial advisers have

Your financial adviser has legal duties relating to advice they give. They are required to:

- Give priority to your interests by taking all reasonable steps to make sure their advice isn't materially influenced by their interests, or ours
- 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 a summary of these duties. More information is available by contacting us or by visiting the Financial Markets Authority website.

What if you are not happy with our service provided

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means: in writing, by telephone or by email. Here are our contact details.

Company Name	Top Financial Advice Limited
Attention	The Complaints Officer
Office Address	Level 3, 301 Plaza Tower, Pakuranga Plaza, Pakuranga, Auckland
Postal Address	PO Box 58399, Botany, Auckland 2163
Telephone	09 948 5656
Email address	info@tfa.co.nz
Website	www.tfa.co.nz

Our Complaint Handling Process

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 15 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 Financial Services Complaints Limited.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

Company Name	Financial Services Complaints Limited
Address	Level 4, Sybase House, 101 Lambton Quay, Wellington 6011
Postal Address	P O Box 5967, Wellington 6140
Telephone	0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)
Email address	complaints@fscl.org.nz
Website	http://www.fscl.org.nz/

Contact Details

Top Financial Advice Limited (FSP197247) is the Licensed Financial Advice Provider.

You can contact us at:

Address	Level 3, 301 Plaza Tower, Pakuranga Plaza, Pakuranga, Auckland
Telephone	09 948 5656
Email address	info@tfa.co.nz
Website	www.tfa.co.nz