

## Public Disclosure Statement

**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 Financial Advice Provider (FAP) licenses. 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.

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Name and registration number of Financial Advice Provider (FAP):

**PERSONAL INVESTMENT CENTRE LIMITED**      **Financial Service Provider #: 637669**

Address:      **97 Rangitikei Street**      **P O Box 448**  
                  **Palmerston North 4410**      **Palmerston North 4440**

Trading name: **PERSONAL INVESTMENT CENTRE**

Telephone number: **0064 6 354 7900**

Website: [www.investcentre.co.nz](http://www.investcentre.co.nz)

Email address: [admin@investcentre.co.nz](mailto:admin@investcentre.co.nz)

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### **Nature and Scope of Financial Advice Services**

Personal Investment Centre provides financial planning services, and the expertise of our financial advisers lies in investment advice and retirement planning. Whilst our advisers may provide general advice about other related matters, such as estate planning, risk management, and taxation, this is peripheral to our core service which is investment advice. Where we identify an issue in these related areas which requires further review or advice, we will work with your existing professionals or refer you to a professional who specialises in those areas.

Our advisers provide the following financial advice services:

- Financial Planning
- Cash Management
- Investment Advice, Planning, and Management
- Retirement Planning
- Estate Planning - general advice only, we refer on for specialist analysis and implementation.
- Risk Management - general advice only, we refer on for specialist analysis and implementation.

Our financial advisers provide advice on financial products relating to the above services which include (but are not limited to) managed funds, KiwiSaver funds, listed NZ 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 dependent upon the nature and scope of the services provided. We will discuss and provide details of costs for our services prior to proceeding.

**We provide an initial consultation free of charge** to determine the nature and scope of your requirements, provide details of the services that we offer, and ascertain if our services are suitable to meet your needs.

Following this initial consultation, fees may apply for the following services:

- Development of a Statement of Advice (SOA)
- Ongoing monitoring and review of the recommended plan and investment strategy

We may receive a commission for the following products only:

- KiwiSaver

Implementation of the recommended plan and investments may incur transaction and/or management fees from third parties, including brokerage costs, custodial fees, currency exchange fees, and fund manager fees. We will provide further detail and disclosure documentation prior to you proceeding.

## **Conflicts of Interest**

**Personal Investment Centre provides client-centred services and strives to place client interests and needs above all other considerations.**

We are not affiliated with any product provider and remuneration is received solely from client fees for services provided (with the exception of commission from KiwiSaver products, which forms a very minor proportion of our total income).

From time to time, product providers may offer us non-cash benefits such as food and beverages, gifts, and 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 to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct for Financial Advisers; and
- Give propriety to clients' interests; and
- Exercise care, diligence, and skill; and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

## **Complaints and Dispute Resolution Service**

If you have a concern or complaint about any part of our service, please tell us so that we can try to fix the problem. You can advise us by:

- Speaking with one of our representatives
- Emailing us at [admin@investcentre.co.nz](mailto:admin@investcentre.co.nz)
- Writing to us at PO Box 448, Palmerston North 4440

We have an internal complaints process and will acknowledge the problem within 48 hours. We will attempt to provide a solution as soon as possible, and within a reasonable timeframe (based upon the complexity of the issue and any action required).

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our independent, external, dispute resolution scheme. This is a **free** service which may investigate or resolve the complaint if it has not been resolved to your satisfaction by our internal complaints process.

Our external disputes resolution scheme is:

INSURANCE AND FINANCIAL SERVICES OMBUDSMAN SCHEME (IFSO)(Member No: 5004397)

You can contact **ISFO** at:

Address: P O Box 10 845, Wellington 6143

Telephone number: 0800 888 202

Website: [www.ifso.nz](http://www.ifso.nz)

Email address: [info@ifso.nz](mailto:info@ifso.nz)

### **Where can you get more information?**

This Public Disclosure Statement is available free of charge and you may request a hard copy by contacting us at [admin@investcentre.co.nz](mailto:admin@investcentre.co.nz)

If you have a question about anything in this disclosure statement or you would like to know anything more about Personal Investment Centre, please contact us.

If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

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](http://www.fma.govt.nz)) for more information, including financial tips and warnings.