

## Public Disclosure Statement

### Licence status and conditions

David Alexander Paulin the Financial Advice Provider (FAP) holds a licence issued by the Financial Markets Authority ("FMA") to provide financial advice. Financial Service Providers Register number FSP116285. The FAP is not bound by any restrictions on this licence.

### Nature and scope of advice

The FAP provides advice in respect of arranging mortgages (Residential and Commercial), personal insurances and lump sum investments and regular savings plans.

The FAP sources mortgage finance directly from Sovereign Home Loans, a number of non-bank lenders and the main high street lenders such as; ANZ, ASB, Westpac, SBS, The Co-operative Bank amongst others in association with AI Financial Services.

Personal insurances such as life insurance and mortgage protection insurance are sourced through AIA and Partners Life

For lump sum investments and regular savings plans the FAP uses Select Wealth and Booster

### Fees, expenses and amounts payable

The FAP's services are mainly free with commission being paid by the mortgage lenders and insurance companies. The commissions are both upfront and in some instances are ongoing and are based upon the amount of the loan/mortgage secured.

However, in certain instances the FAP is not paid by a mortgage lender and will need to discuss a fee service for service with you.

For investment work the FAP is not paid by the provider and a fee for service both upfront and ongoing will need to be agreed with you prior to work commencing.

### Conflicts of interest and commissions or other incentives

Currently there are no conflicts of interest relating to the services provided by the FAP and any of its suppliers

### Complaints Process

If there are any problems, concerns, or complaints about any part of the FAP's services, contact us and we will endeavour to rectify the matter. This can be done by outlining your complaint in writing and sending/emailing it to:

Address: 100 Hanham Road, Kumeu, Auckland 0891

Email: [david@davidpaulin.co.nz](mailto:david@davidpaulin.co.nz)

### Dispute resolutions process

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 Dispute Resolution Service which is the Insurance and Financial Services Ombudsman (IFSO). This service will cost you nothing and may help us resolve any disagreements. You can contact IFSO at:

Address: PO Box 10 845, Wellington 6143

Telephone: 0800 888 202 / (04) 499 7612

Fax: (04) 499 7614

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

## Duties information

In accordance with the Code of Professional Conduct for Financial Advice Services, The FAP is required to meet certain duties, such as:

- a) Ensuring that it meets the standards of competence, knowledge and skill; and
- b) Giving priority to clients' best interests; and
- c) Exercising care, diligence, and skill in giving financial advice; and
- d) Meeting the standards of ethical behaviour, conduct, and client care set out in the Code.