Financial Advice - Disclosure

The information provided in this disclosure document is important

Licence status and conditions

kōura Wealth Limited (FSP657491, trading as kōura) holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Nature and scope of the financial advice given

kōura Wealth Limited will provide you with a personalised recommendation on the best portfolio of kōura funds for your KiwiSaver.

Our recommendation is based on our assessment of your risk profile from the limited information you provide to us at the time you complete the advice process. This may mean that your 'Recommended Risk Profile' could be too conservative or too risky for you. We recommend you review the full range of potential outcomes presented to you to ensure that you are comfortable with that range.

kōura's advice is limited to your KiwiSaver investment choices and is not retirement advice. This advice only takes into consideration the information that you have provided and does not take into account your broader financial situation (e.g., non KiwiSaver assets, financial obligations or other income). If you require broader financial advice or would like to consider funds outside of the kōura offering, you will need to talk to a financial adviser.

Cost of our financial advice

We do not charge you for any advice you have receive through the use of the kōura Digital Advice tool. However, you will be charged if you choose to invest in a kōura KiwiSaver fund. Additional information on the fees charged is available in the kōura KiwiSaver Scheme Product Disclosure Statement.

Internal complaints process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact in any of the following ways:

- **In writing:**

  Complaints Officer
  kōura Wealth Limited
  PO Box 4349, Shortland Street
  Auckland 1140

- **By telephone:** 0800 527 547
- **By email:** info@kourawealth.co.nz
- **By completing our online complaints form:** www.kourawealth.co.nz/complaints

When we receive a complaint, we respond to it by 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 will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time, we will contact you within the ten 10-day time period to let you know.
- If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our independent dispute resolution scheme. We give you more information about how to contact them in the next section.

Dispute resolution process

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

We are a member of the Financial Services Complaints Limited's dispute resolution scheme. You can contact them in any of the following ways:

- **In writing:**

  Financial Services Complaints Limited
  PO Box 5967
  Wellington 6140

- **By telephone:** 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)
- **By email:** complaints@fscl.org.nz
- **Via their website:** http://www.fscl.org.nz/

Our duties

kōura (and anyone who gives financial advice on our behalf) have certain duties under the Financial Markets Conduct Act 2013 that we must fulfil when we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure that our advice isn't materially influenced by our own interests.
- 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 right 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 that the advice we give you is suitable).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at https://www.fma.govt.nz.

The Professional Conduct for Financial Advice Services can be read here:

https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf.

Our contact details

kōura Wealth Limited (FSP657491, trading as kōura) is the Licensed Financial Advice Provider.

You can contact us at:

kōura Wealth Limited
PO Box 4349, Shortland Street
Auckland 1140