



Advising your future.

Financial Advice Provider Name	Nuvview Limited
Financial Advice Provider Number	FSP 27601
Physical Address	209 Broadway Avenue, Palmerston North
Postal Address	PO Box 5002, Palmerston North 4441
Telephone	0800 565 321
Email	office@nuviewwealth.co.nz
Website	www.nuviewwealth.co.nz
Date of Disclosure	1 March 2021

Licence Information

Nuvview Limited (FSP 27601) holds a licence issued by the Financial Markets Authority to provide a financial advice service. Nuvview Wealth Solutions is the trading name of Nuvview Ltd.

Nature and Scope of the Financial Advice Provided

Nuvview Limited provides financial advice and investment planning services through our Financial Advisers David Petre (Principal FSP 64481), Ken Martin (FSP 111444) and Murray Ward (FSP 30701).

Our advice is in relation to KiwiSaver, superannuation and investment products and generally relate to financial products for which NZ Funds Management is the manager.

We may also provide financial adviser services related to financial products managed by Booster and ANZ.

Nuvview Limited does not generally provide financial advice on products not listed above. However, some clients may have investments in other financial products. Where this is the case, we may provide advice on those products as part of providing financial advice to these clients.

Fees and Expenses

Nuview Limited may charge the following fees for financial advice:

- an initial advice fee for the time involved in meeting a client, obtaining all necessary information, and preparing and presenting a financial strategy;
- an ongoing financial advice fee for the provision of ongoing financial advice services; and
- where requested by a client, undertaking a specific assignment, for which an agreed consultancy fee may be charged.

Duties

Nuview Limited, and anyone who gives financial advice on our behalf, have legal duties relating to the way that we give advice. We must:

- give priority to our clients' interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests;
- exercise care, diligence, and skill in providing the 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); and
- 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 that we treat you as we should and give you suitable advice).

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 www.fma.govt.nz.

Conflicts of Interest, Commissions and Incentives

Our financial advisers are remunerated by way of salary and bonus.

Nuview Limited may receive commissions from the managed investment scheme managers on whose products we provide financial advice or in which our clients invest. These commissions are based on the amount of the sum invested.

To ensure that Nuview Limited's financial advisers prioritise each client's interests above their own, they follow an advice process that is designed to ensure their recommendations are made on the basis of the client's circumstances and financial goals and are suitable for the client. Nuview Limited also:

- has a quality assurance programme in place to monitor the advice our financial advisers provide;
- actively monitors compliance with our conflicts policies and procedures; and
- ensures training is provided to all Nuview Limited financial advisers about how to manage conflicts of interest.

Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Nuview Limited is committed to ensuring that all client complaints are handled and resolved in a professional, fair and timely manner in accordance with our Client Complaints Policy and associated procedures. If you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

**The Principal
Nuview Limited
PO Box 5002
Palmerston North 4441**

Attn: David Petre

**t: 0800 565 321
e: office@nuviewwealth.co.nz
w: www.nuviewwealth.co.nz**

When we receive a complaint, we will consider it 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 10 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 the **Insurance & Financial Services Ombudsman Scheme** an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint. You can contact the Insurance & Financial Services Ombudsman Scheme at **info@ifso.nz or 0800 888 202**.