

Our licensing information

Ethical Investing NZ Limited (FSP634849) holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service.

Our office contact details are:

Ethical Investing NZ Limited

Level 10, SAP Tower, 151 Queen Street
Auckland CBD 1010

e: team@ethicalinvesting.nz

t: 09 337 0997

Nature and Scope of our advice

We provide integrated financial planning and ethical investing advice to our clients.

Our financial advisers provide financial advice in relation to financial planning, managed funds and KiwiSaver.

We only provide financial advice about investment and KiwiSaver products from certain providers and certain types of products:

- Investment products: A wide range of managed funds and Exchange Traded Funds (ETFs) from NZ and Australian based fund managers, in turn investing in shares, listed property, bonds and cash. The relevant funds/assets will be detailed within your financial plan. We don't advise on directly-held investments such as shares, bonds or investment property.
- KiwiSaver products: ANZ Investments, Booster, Milford Asset Management, Pathfinder, SuperLife and Simplicity (this list may change from time to time).

Other than KiwiSaver, we are limited to investment products that are available through our Investment Management and Custodial Platform, NZX Wealth Technologies.

The investment products we predominantly recommend are ethically-based (socially responsible) investments with a low cost passive/index investment approach. We may use 'active' funds for part of a client's portfolio where they wish to take a more pro-active approach to ethical investing or where we feel it is appropriate as part of a diversified portfolio.

We do not hold any of our clients' investments in our name. They are held on the client's behalf by a registered custodian which is regulated by the FMA under the Financial Markets Conduct Act 2013. We use the NZX Wealth Technologies platform for the holding and trading of client's investments.

We do not provide advice or recommendations on insurance or mortgage products but, where appropriate, will refer our clients to suitable specialists in these areas.

Our Duties

The Ethical Investing NZ advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- Give priority to your 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 you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services which are designed to make sure that we have the expertise needed to provide you with advice.

Our duties - continued

- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services which are designed to make sure 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: <https://www.fma.govt.nz>.

Conflicts of interest

All of our financial advisers are employed and paid a salary by Ethical Investing NZ Limited. None receives any brokerage, commissions or bonuses. This ensures our advisers prioritise our client's interests above their own and there are no conflicts of interest in relation to the advice they give.

Our advisers follow an advice process that ensures recommendations are made on the basis of our client's goals and circumstances.

Although there are few potential conflicts of interest, our advisers undertake internal and relevant industry training for managing any potential conflicts when this training is available.

We also undertake an internal compliance audit and a review of our compliance programme annually. We are also audited by an external company to ensure compliance of Anti-Money Laundering and Counter Financing Terrorism (AML/CFT) requirements. We also receive regular training from this company to remain up to date in regulatory changes.

Our advisers are shareholders in Ethical Investing NZ and hence are eligible for dividends if declared. We mitigate any potential conflicts of interest, by having robust advice standards and policies.

Complaints handling and dispute resolution

If you are not satisfied with our financial advice service, you can make a complaint by emailing team@ethicalinvesting.nz or by calling 09 337 0997. You can also write to us at:

PO Box 316, Shortland Street, Auckland 1140

When we receive a complaint, we will consider it following our internal complaints process:

1. We will investigate and 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.
2. 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 that we need more time to consider and try to resolve your complaint.
3. 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 may contact **Insurance & Financial Services Ombudsman Disputes Resolution Scheme**. They provide a free and independent dispute resolution service that may help investigate or resolve your complaint.

You can contact Insurance & Financial Services Ombudsman by either:

Phone: 0800 888 202 or email: info@ifso.nz or by completing their online complaint form found at: <https://www.ifso.nz/make-a-complaint>.

You could also write to them at: PO Box 10-845, Wellington 6143.



Fees

We offer a complimentary initial meeting to determine whether we can add value and are the right fit for your needs. If you engage us to prepare a financial plan, we charge a one-off advice fee based on the complexity and scope of the work, which will be agreed with you in advance.

If you engage us on an ongoing basis, a portfolio management fee will apply, calculated as a percentage of the investments under our advice and deducted from your investment account. Additional custodial and fund manager fees may also apply.

All fees will be disclosed and agreed with you in advance.

Our advisers are salaried and do not receive commissions or bonuses.

Privacy

We need to obtain some personal information from you in order to provide our advice service to you. You do not have to provide information to us, but our advice or service may be compromised if you decide not to provide the information we request.

Your privacy is very important to us so we will take all reasonable steps to ensure that all of your information is kept confidential and secure. This includes use of multi-factor authentication (MFA) for client portals and databases.

We may obtain information about you from parties you authorise to disclose to us. We may also provide your information to external parties to enable us to provide our services to you. This could be to:

- meet compliance obligations, where it is legally required (including Anti-Money Laundering and Counter Financing of Terrorism compliance, audit and reporting requirements);
- implement any of our recommendations or variations to our advice;
- maintain our systems e.g. outsourced IT and communication consultants.

Your personal information will be held online, using cloud computing via security-layered software. It is possible that some electronic files may be held overseas. In that event, we confirm the necessary privacy protections are in place.

The Privacy Act 2020 gives you the right to request access to and correct your personal information. If you'd like to access or correct information, please contact us by either calling on [09 337 0997](tel:093370997) or sending an email to team@ethicalinvesting.nz.

You could also write to us at: PO Box 316, Shortland Street, Auckland 1140.

