



License Status and Conditions

Eureka Financial Limited FSP 679011 trading as Eureka Mortgages and Insurance and Eureka Financial Services holds a License issued by the Financial Markets Authority (FMA) to provide Financial Advice.

Nature and Scope of Financial Advice given

Eureka Financial Limited Provides Advice to our clients about their Life, Health and Home loans. We provide financial advice about products from a large range of Providers.

We do not provide advice on Investments.

Any financial advice provided on our behalf will take into account only of the information you have given us about your particular needs, financial situation and goals.

No Fees, expenses or other amounts payable for our financial advice

We do not charge any fees, expenses or any other amounts for financial advice given to you.

If the financial adviser from our company recommends any Insurance policies for you, you will be informed of the costs of the policies.

Conflicts of interest and commissions or other incentives

As a provider of professional financial adviser services, We have an obligation to act in the interests of our clients when making a recommendation. In providing advice to you, should any, actual or potential conflict of interest arise then We undertake to bring any such conflict of interest to your notice so that you may assess the advice provided objectively.

To ensure that our Financial advisers prioritise the Client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo a training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a compliance consultancy firm

Eureka Financial and the advisers under the brand get paid in commissions from the Insurance companies that vary as per the products offered to the clients.

Life Cover, Trauma Cover, TPD cover, Temporary disability covers are the products that may generate commissions from 150% to 210% of the total yearly premiums of the policy

Health Insurance may generate the commissions from 120% to 140%

The Commissions are subject to a clawback period of 24 months wherein the clawback can range between 100% to 25% depending upon the tenure of the policy

Upon a request of the cancellation, Eureka Financial reserves the rights to recover the fees for the 'Professional services and hours allotted by the adviser in putting the policies in place.

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 us using any of the following means:

- **in writing:**

Complaints Officer - Eureka Financial Limited

Postal address - H2, L1, 277 Te Irirangi Drive, Flatbush, Auckland 2019

- **by telephone: 098288018, 0800 936 626**

- **by email: info@eurekafinancial.co.nz**

- **completing the online complaints form:**

- 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 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 **Financial Services Complaints Limited**

Dispute resolution Process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact the Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements. This service is free and may help help investigate or resolve the complaint.

You can contact Financial Services Complaints Limited at:

Financial Services Complaints Limited

P.O. Box 5967

Lambton Quay

Wellington 6145

Email: info@fscl.org.nz

Phone: 0800-347-257

Our duties

Eureka Financial and anyone who gives financial advice on our behalf, 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 (these are designed to make sure that we have the 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, 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>.

The Code of Conduct standards can be read here: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

Eureka Financial Contact details

Please click the link below for all the contact information:

<https://eurekafinancial.co.nz/contactus.php>