Important information about us

Fitzgerald Financial Limited is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

Our Financial Services Provider (FSP) number is FSP704891.

Fitzgerald Financial Limited's holds a Financial Advice Provider licence.

We have two financial advisers. Hayden Fitzgerald (FSP FSP275985) & Alana Smith (FSP 738691). We also have an operations manager, Liarna Fitzgerald.

You can contact us at:

Phone: 0800 846 034 | 027 8460 349
Email: hayden@fitzgeraldfinancial.kiwi

Nature and Scope of Advice
We are a boutique financial advisory firm built on long-term relationships. We provide trusted, personalised advice to help individuals, families and businesses plan with confidence and peace of mind.

Fitzgerald Financial provides advice to our clients about their mortgages, personal risk insurance needs (life insurance, income protection, medical), business risk insurance needs (key person, employee protection solutions, ownership buy-out), KiwiSaver & managed investment products.

We hold agencies with the following providers:

- For insurance advice, we work with seven providers:
  - AIA, Asteron Life, Chubb, Fidelity Life, nib, Partners Life, Unimed

- For mortgage advice, we work with one provider:
  - ASB Home Loans
    Currently we only source mortgages through ASB Home Loans. However, we are free to establish new agencies with other providers in future if we no longer feel that they offer a great solution for all our clients.

- For KiwiSaver advice, we work with two providers:
  - Booster, Milford
    Currently we prefer to utilise Booster for KiwiSaver. However, we can also use Milford where clients prefer.

- For non-KiwiSaver managed investment products, we have options available from Booster & Milford.

Advice Limitations
I will not provide you with financial advice recommendations on products other than those from providers identified above. If you hold a financial product with a provider outside those stated above, I may be able to provide information and/or advice about it to you. However, for arranging any new products, I will always recommend solutions from the providers as per the above.

My Advice Process
I follow an internationally recognised six step advice process which includes:

1. Establishing the areas of advice for the current engagement
2. Gather data from you about your needs and objectives
3. Analyse and evaluate data gathered from you.
4. Preparation of recommendations.
5. Presenting my recommendations for you and implementing any agreed solutions
6. Monitor and review these solutions and strategies over time.

My qualifications and experience
I have been providing financial advice for personal risk insurance since March 2013. I hold a Diploma of Business Studies from Massey University and the New Zealand Certificate in Financial Services (Level 5) with all advice strands. I am also product knowledge accredited by all providers I use. I undertake regular professional development to maintain and improve my competence and knowledge.

My duties and obligations to you
Fitzgerald Financial Limited, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not 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 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 I have. More information is available by visiting the Financial Markets Authority website at www.fma.govt.nz/business/services/financial-advice-provider/#dapDuties

Fees and Expenses
The advice I provide is valuable and comes at a cost. However, the cost of my advice is usually covered by way of commissions paid by the relevant product provider(s). This means there is usually no direct charge to you for using my services as I am paid commission. Where advice is required that will incur fees, then any fees payable will be agreed to in writing.

For KiwiSaver and managed funds, the investment provider will also charge fees for providing management and administration for your portfolio. These fees are disclosed in the relevant provider's product disclosure statements.

Commission on insurance
I am paid in the form of commission by the insurance provider through which we place business. This is paid to my company, Fitzgerald Financial Limited. Typically, we will receive an up-front commission of up to 230% of annual premium you pay and then an annual on-going commission of between 3 and 35% of the annual premium you pay.

For Partners Life products quoted, commission is 205% of first year premiums for trauma cover, with 15% of premiums payable as renewal commission after the first year. For medical products commission is 22.5% for the life of the policy.

Commission on KiwiSaver & Managed Investment Funds
We may receive an up-front commission of up to $100 depending on contributions, fund balance, and provider, and then an annualised servicing commission of between 0.25% and 0.5% of the fund balance.

Money Handling
I do not handle client funds. All payments that you make will be directly to your provider who will then pay any applicable commissions to Fitzgerald Financial Limited.

Conflicts of Interest
Fitzgerald Financial Limited receives commission from the providers on whose products we give financial advice (the insurers, banks & investment providers). If you decide to take out insurance, a home loan, KiwiSaver or join a managed fund via me, the provider will pay a commission to Fitzgerald Financial Limited. The amount of commission is based on the amount you spend, borrow or invest.

To ensure that our financial advice prioritises the best interests of our clients we follow an advice process that ensures our recommendations are made based on our clients' goals and circumstances.

Complaints Handling and Dispute Resolution
If you have any concerns or would like to make a complaint about any part of our service, please let us know so that we can try to remedy the problem. Fitzgerald Financial Limited is committed to ensuring that all client complaints are handled and resolved in a professional, fair, and timely manner.

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 cannot, 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.

You can contact us at:

Address:	**64 County Heights Drive, RD1, Palmerston North 4471**
Telephone number:	**0800 846 034**
Email address:	**hayden@fitzgeraldfinancial.kiwi**

If we cannot resolve your complaint, you are not satisfied with the way we propose to do so, or if you choose not to use the internal complaints scheme, you can contact Financial Service Complaints Limited. This service will cost nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited (FSCL) at:

Address:	**PO Box 5967 Lambton Quay Wellington 6145**
Telephone number:	**0800 347 257**
Email address:	**info@fscl.org.nz**