

Disclosure Statement

Name of Adviser: Warren Price (AFA) – FSP NO 21603

Trading Name: Business Finance & Insurance Services Ltd (BFIS),
Business Insurance Ltd

Address: 32 Clarence Street South, Addington, Christchurch
P O Box 9144, Tower Junction, Christchurch

Phone: (03) 3397065 Mobile No: 0274821866

Email: warren@bfis.co.nz

This document was prepared on 18th January 2019.

It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose. In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement, including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

What sort of adviser am I?

I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

How can I help you?

I provide advice on: Investment Planning: Retirement Planning: Cash / Debt Management: Insurance / Risk Management: Mortgage Advise & Planning: Business Risk, I provide financial products thru a broad range of organisations which will enable you to choose products and services to meet your individual needs. All advise provided to you will be in a written from, it will be clear and concise with enough detail for you to make an informed decision about whether to act on it or not.

How do I get paid for the services that I provide to you?

My services are paid by the insurance company providing the insurance cover, full disclosure of any commissions I receive are contained in the policy illustrations which are in the appendix. Any other fee will be disclosed to you in writing, and has to be agreed on by you before proceeding.

What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the [Financial Advisers Act 2008](#) (including regulations made under that Act) and under the general law.

What else should you know about me?

Neither I nor any principal officer of Business Finance and Insurance has been:

- convicted of an offence under the Security Markets Act 1988; the Investment Advisers (Disclosure) Act 1996; the Securities Act 1978, or for a crime involving dishonesty;
- a director or principal officer of a body corporate that has committed an offence against the Security Markets Act 1988; the Investment Advisers (Disclosure) Act 1996; the Securities Act 1978, or for a crime involving dishonesty;
- Adjudged bankrupt or been subject to a no asset procedure.
- prohibited by an act or by a court from taking part in the management of a company or business;
- the subject of an adverse finding by a court in any proceeding taken against me in my professional capacity; or
- Expelled from, or prohibited from being a member of, a professional body.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can resolve the problem. I am registered with a disputes resolution company which is Financial Disputes Resolution Service (FDRS). Should for any reason you have a complaint that we cannot resolve you can make a complaint through the FDRS, this service will cost you nothing. Please contact Financial Disputes Resolution Service, PO Box 2272, Wellington 6011. My financial dispute resolution membership ID is **FM4598**.

Email: www.fdrs.org.nz.

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me. If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

How am I regulated by the Government?

You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz> The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration

I, Warren Russell Price declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the [Financial Advisers Act 2008](#) and the Financial Advisers (Disclosure) Regulations 2010.