

DISCLOSURE STATEMENT

Publicly Available Information

Abstract

Pecxer Financial Services Limited is a Licensed Financial Advice Provider issued by the Financial Markets Authority (FMA) to provide advice services.
Financial Services Provider Number-769956

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Who we are

Financial advice Provider	Pecxer financial services limited FSP 769956		
Company	Pecxer Financial Services Limited		
Contact Details	Address; 525, Awahuri Fielding Road RD9 Palmerston North 4479. 0226206176		Tel; Email; peter@pecxer.co.nz

What we do

Investment advice

- Financial advice
- Investment planning services
- KiwiSaver

Mortgage and lending advice

- Home loans
- Business loans
- Personal loans
- Car loans
- Review of existing lending facilities

Insurance

- Life insurance
- Income protection and mortgage insurance
- Trauma cover
- Health insurance

We also provide house and content quotes through

- We also have a referral arrangement through Tower Insurance

How we work

Our advice process follows the internationally recognized 6 step financial advice process. This is a proven and carefully structured analysis of your current situation and your future aspirations.

We do this by,

- Having an agreement on areas of advice requirements – Establish other terms of our engagement.
- Getting to know you and gather all necessary facts of your situation – Identify your specific needs and objectives.

- We then analyze and research your circumstances – Develop strategies to meet your needs and objectives.
- Prepare a Statement of Advice.
- Present our recommendations – Implement any agreed recommendations.
- Monitor the implementation and review these strategies and actions on a regular basis.
- We also provide claims and or refixing services etc...

Product Providers

I am an Accredited Adviser with the following companies and recommend the products & solutions I think best fit your circumstances and requirements:

ASB Bank, ANZ, Avanti finance, BNZ, The Cooperative Bank, Liberty, NZCU Baywide, Resimac, Sovereign, Home Loans, SBS, TSB and Westpac, Select

We also Accredited with the following insurance companies **Asteron life, AIA, Fidelity Life, Accuro and NIB**

We have referral arrangements with **Tower** to provide **Home and Content Covers**

We have an agency agreement with **Generate KiwiSaver, NZ Funds and Booster scheme** through which we provide KiwiSaver advice Services

We have an agency agreement with **Select wealth management and New Zealand funds (NZ funds)** through which we provide our **Investment Advice Services**

How we get paid

On settlement of a mortgage or issuance of a risk insurance policy, I receive commission from the above product providers I deal with. The commission is generally of an upfront nature but may also include a small renewal or trail commission. I also do receive a fixed rate roll over fee from some providers if I assist in re fixing your loan.

A full schedule of all providers and their commission rates is available on request.

In the rare event that you may require me to act on your behalf in a transaction whereby I do not receive a commission from the above panel of providers or you request me to act on your behalf with a provider we do not hold an accreditation with I may charge a one-off fee for this work to be completed. Any such fee would be agreed in advance and authorised by you in writing

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. These costs may arise from incidentals such as travel costs and photocopying. However, we will agree all additional costs with you prior to incurring them.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 2020 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
4. The information will be held by me / us at:

525 Awahuri Feilding Road Rd9 Palmerston North ,4479

Conflict of interest

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. We also receive remuneration from some product providers such as commissions.

We manage these conflicts of interest by ensuring that we prioritize your interests above our own. The advice we provide is based on understanding your goals and circumstances and providing recommendations which are based on research. I have a

Register of Conflict which allows me to actively manage any conflicts which arise.

Our Internal complaints process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is Peter Mwai who can be reached via email at peter@pecxer.co.nz or 0226206176.

We will reply to you within 24 hours.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – **Financial Dispute Resolution Services**. This service will cost you nothing, and will help us resolve any disagreements.

You can contact the **Financial Dispute Resolution** at:

Address: Freepost
231075, PO Box 2272, Wellington 6140
Telephone number: 0508 337
337
Email address: enquiries@fdr.org.nz

Duties information

I am bound by the duties of the Financial Markets Conduct Act to:

1. Meet the standards of competence, knowledge and skill set out in the Code of Conduct
2. Give priority to the clients' interest and Exercise care, diligence and skill and meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.

