

## Contact us

Office: 333 Childers Road,  
Gisborne, 4010  
Postal: P O Box 1273, Gisborne,  
4040

Telephone: 06 863 2393 (Office)  
Mobile: +64 27 249 2800 (Matt)

Email Matt: [matt@gisinvest.nz](mailto:matt@gisinvest.nz)  
Email administration: [admin@gisinvest.nz](mailto:admin@gisinvest.nz)

**Gisborne Investment Services Ltd FSP773423 holds a licence issued by the Financial Markets Authority to provide financial advice, this includes:**

Retirement planning, investment advice, KiwiSaver, Australian Superannuation transfers, cash management.

- For investments and KiwiSaver we work with a broad range of providers offering different solutions to meet your needs, to view current providers visit our [website](#).

## Fees or Expenses

Your initial consultation is always free of charge.

Once we have an understanding of your situation and agree on the nature and scope of the relationship, there may be a fee for advice, this is situational dependant and will be disclosed prior to work being carried out. This may be set at a pre agreed fixed price or charged at an hourly rate as agreed by both parties, payable on receipt of invoice. Depending on what you choose to implement there will be other ongoing fees or costs, these will be disclosed at the time.

## Duties & Standards

Gisborne Investment Services Ltd, 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 [fma.govt.nz](http://fma.govt.nz).

## Material conflicts of interest

Gisborne Investment Services Ltd receive commissions from the providers on whose products we give financial advice (KiwiSaver providers). If you decide to take our KiwiSaver advice, the provider will pay a commission to Gisborne Investment Services Ltd. The amount of commission is based on the KiwiSaver balance.

There may be instances where we refer you to third parties for additional services (such as Mortgage Broking or Insurance). Should you choose to do business with the third party this may mean we become eligible for a referral fee. Details of the fee we will collect will be made to you at the time of the referral.

From time to time, Gisborne Investment Services Ltd may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, a free calendar, pen or book, the occasional luncheon, drinks after a briefing session, invitations to sporting events, subsidised professional development or discounted training courses etc.

Gisborne Investment Services Ltd recognises that the above commissions and incentives may create conflicts of interests for the business and associated financial advisers, to ensure that our financial advisers prioritise client's interests above their own, we follow an advice process that ensures our recommendations are made based on client's goals and circumstances. All our financial advisers undergo training around managing conflicts of interest. We undertake a compliance audit, and a review of our compliance programme biennially by a reputable compliance consultant.

## Complaints Handling and Disputes Resolution

If you are not satisfied with our financial advice service, please tell us as soon as possible.

call: Matt Pierard or Joni Engelbrecht on 06 863 2393

email: [matt@gisinvest.nz](mailto:matt@gisinvest.nz) or [admin@gisinvest.nz](mailto:admin@gisinvest.nz) write to:

P O box 1273, Gisborne, 4010

When we receive a complaint, we will follow our internal complaints process:

- We will acknowledge your complaint in writing within two working days
- We will consider your complaint and let you know how we intend to resolve it. Your adviser may be in contact with you to gather more information on the situation.
- We aim to come to a resolution within 10 working days of receiving a complaint. If this is not possible, we will contact you within the time to advise of the new time frame.
- Contact will be made via phone or email to let you know whether we can resolve and what we propose as the resolution.

If a resolution cannot be reached or you are not satisfied with the way we propose to do so, you can contact our Disputes Resolution Scheme, The Financial Dispute Resolution Scheme (FDRS)

The FDRS provide a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction. You can contact them here Freepost 231075, PO Box 2272, Wellington 6140, Level 9, 109 Featherston Street, Wellington 6011, phone 0508 337 337, email [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz) or their website [www.fdrs.org.nz](http://www.fdrs.org.nz)