



Harding Financial

INSURANCE & KIWISAVER SPECIALISTS

License Information

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

Harding Financial Advice Limited's Financial Services Provider (FSP) number is 758171.

Financial Adviser Name	Danny Harding
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Email	danny@hardingfinancial.co.nz
Office Number	022 300 6586
Physical & Postal Address	7 Sharon Road, Waiake, Auckland 0630
Website	www.hardingfinancial.co.nz
Type of License held by Harding Financial Advice Limited	Full Financial Advice Provider License (Class 2)
Date of Disclosure	8 December 2023
Version Number	HFA v1.5

Nature and Scope of the Financial Advice Provided

Products we offer and the Providers we work with

Harding Financial Advice Limited chooses to provide financial advice and investment planning services relating to the following financial products:

Cover Types	Insurer Name
Life, Disability & Trauma Products	AIA NZ Limited, Asteron Life Limited, CHUBB Life, Fidelity Life Assurance Company Limited & Partners Life Limited
Medical Insurance Products	AIA NZ Limited, NIB NZ Limited, Southern Cross Medical Society & Partners Life Limited
Investment Products	Provider Name
KiwiSaver	NZ Funds Management Limited

Harding Financial Advice Limited does not generally provide financial advice on products not listed above. However, some clients may have insurance or investments in other financial products. Where this is the case, we may provide advice on those products as part of providing financial advice to these clients.

Harding Financial Advice Limited **do not** provide advice in the following areas but may be able to assist with referrals to our network of professionals: Legal, Accounting or Taxation advice, General insurance (e.g., Home, Contents, Pets, Travel, Professional indemnity, Public liability), Estate planning, Mortgages, or Managed Funds.

Fees and Expenses

(Insurance Products & KiwiSaver Advice)

Harding Financial Advice does not usually charge fees for advice, but may in some circumstances which we will outline here. What we do not charge fees for is the initial meeting with you, doing research, preparing a report based on our findings and explaining it to you. If you choose to go ahead with Insurance and/or KiwiSaver Products through Harding Financial Advice Limited we will review your policies (on demand by you) and assist you in making any administrative changes that are required.

Harding Financial Advice reserve the right to charge an early policy cancellation/break fee **ONLY** if we successfully secure and issue your insurance policy, and you decide to cancel it within the first 2 years of its commencement. **This fee is not a penalty, but a realistic estimate of the time, resources and work completed by Harding Financial Advice**

Conflicts of Interest & Incentives

Our financial advisers are remunerated by way of salary and bonus.

Harding Financial Advice Limited may receive commissions from the insurance companies on whose policies we provide financial advice or from the KiwiSaver scheme managers on whose products we provide financial advice. These commissions are based on the insurance premiums paid or in the case of KiwiSaver an upfront payment of up to \$300 for each client that invests in the NZ Funds KiwiSaver Scheme (as applicable). Harding Financial Advice Limited also receives an annual commission of up to 0.4% of the value invested. From time to time, product providers may also reward Harding Financial Advice Limited with tickets to sporting events, conference tickets or hampers.

To ensure that Harding Financial Advice Limited prioritise your interests above their own, we follow an advice process that is designed to ensure our recommendations are made on the basis of the client's circumstances and financial goals and are suitable for the client. Harding Financial Advice Limited also:

- Has a quality assurance programme in place to monitor the advice our financial advisers provide;
- Actively monitors compliance with our conflicts policies and procedures; and
- Ensures training is provided to all Harding Financial Advice Limited financial advisers about how to manage conflicts of interest.

In providing advice to you, should any actual or potential conflict of interest arise, I undertake to bring any such conflict of interest to your attention so that you may assess my advice objectively.

Our Duties and Obligations to you

Harding Financial Advice Limited, and anyone who give advice on our behalf, have legal duties 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 my 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 I have the expertise needed to provide you with advice); and
- 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 that I treat you as I should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by visiting the Financial Markets Authority website at: www.fma.govt.nz

Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Harding Financial Advice Limited is committed to ensuring that all client complaints are handled and resolved in a professional, fair, and timely manner in accordance with our Client Complaints Policy and associated procedures. If you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

Harding Financial Advice Limited

Attention	Danny Harding
Office Address	7 Sharon Road, Waiake, Auckland 0630
Office Number	022 300 6586
Office Email	info@hardingfinancial.co.nz
Website	www.hardingfinancial.co.nz

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 in writing. 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 are not satisfied with the way we propose to do so, you can contact **Financial Services Complaints Ltd (FSCL)** an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact **FSCL** at:

Address	PO Box 5967, Lambton Quay, Wellington 6145
Phone & Email	0800 347 257, info@fscl.org.nz

Reliability Information

Neither Danny Harding nor Harding Financial Advice Limited have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from Danny Harding or from Harding Financial Advice Limited.