



SHAPING BETTER FUTURES

FAP Disclosure Document BRUCE WAYNE INCORPORATED LIMITED (VAHRY INSURANCE) FSP729752

<p>License Status and Conditions</p>	<p>Bruce Wayne Incorporated Limited (Vahry Insurance) (FSP729752) holds a licence issued by the Financial Markets Authority to provide financial advice. Julia Vahry (FSP535906) is authorised by that licence to provide financial advice.</p>
<p>Nature and scope of the financial advice given</p>	<p>Vahry Insurance provides advice to our clients about life insurance, health insurance and KiwiSaver.</p> <p>Our financial advisers provide financial advice in relation to these financial advice products.</p> <p>We only provide financial advice about products from certain providers:</p> <ul style="list-style-type: none"> • For life insurance, we work with four companies – Partners Life, Asteron Life, AIA, Fidelity Life • For health insurance, we work with three providers – Partners Life, AIA and NIB • For KiwiSaver, we work with one provider – Generate <p>In providing you with financial advice, we will only consider existing term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.</p>
<p>Fees, expenses and other amounts payable for our financial advice</p>	<p>Vahry Insurance does not charge fees, expenses or any other amount for the financial advice provided to its clients.</p>
<p>Conflicts of interest and incentives</p>	<p>Vahry Insurance and our financial advisers receive commissions from the providers on whose products we give financial advice (the insurers and KiwiSaver providers). If you decide to take out insurance or to take our KiwiSaver advice, the provider will pay a commission to Vahry Insurance and to your financial adviser. The amount of commission is based on the amount of the premium, or the KiwiSaver balance. From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives. To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives we receive. Bruce Wayne Incorporated Limited monitors these registers and provides additional training where necessary. Bruce Wayne Incorporated Limited performs an annual review of our compliance programme.</p>
<p>Complaints handling and dispute resolutions</p>	<p>If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing julia@vahry.co.nz , or by calling us on 0272564081. You can also write to us at: 39 Marama Street, Frankton, Hamilton.</p> <p>When we receive a complaint, we will consider it following our internal complaints process:</p>

	<ul style="list-style-type: none"> • We will consider your complaint 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 can't we will contact you within that time to let you know we need more time to consider your complaint, and will aim to provide you with a realistic timeframe. • 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. <p>If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme The Financial Disputes Resolution Service.</p> <p>The Financial Disputes Resolution Service provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.</p> <p>You can view their website www.fdrs.co.nz , contact them via phone 0508 337 337</p>
Our duties	<p>Bruce Wayne Incorporated Limited, 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.</p> <p>We are required to:</p> <ul style="list-style-type: none"> • 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). <p>This is only a summary of the duties that we have.</p> <p>More information is available by contacting us, or by visiting the Financial Markets Authority website at https://www.fma.govt.nz.</p>
Contact details	<p>Contact details: Bruce Wayne Incorporated Limited (FSP729752) trading as Vahry Insurance) is the Financial Advice Provider. You can contact us at: Phone: 07 849 1828 or 0272564081 Email: julia@vahry.co.nz Address: 39 Marama Street, Framkton, Hamilton.</p>