

Welcome to The Financial Migration Group

The information provided in this disclosure document is important

Licence status and conditions

The Financial Migration Group Limited (FSP 502046) holds a licence issued by the Financial Markets Authority (*FMA*) to provide financial advice.

Nature and scope of the financial advice

The Financial Migration Group Limited provides advice to our clients about UK Pension Transfers, NZ Superannuation, KiwiSaver, and Investment Planning.

We provide financial advice about products from a small number of providers.

Superannuation schemes	Booster, iSelect
KiwiSaver	ANZ, Booster
Investments	Booster, Select Wealth Management.

We do not provide advice on Life & Health Insurances, but will refer clients to a suitably qualified adviser if they request advice.

Any financial advice provided on our behalf will only take account of the information you have given us about your particular needs, financial situation or goals.

Our duties

The Financial Migration Group 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. 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 <https://www.fma.govt.nz>.

The Code of Conduct standards can be read here: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

Fees, expenses or other amounts payable for our financial advice

We charge fees for financial advice given to you.

If we transfer your UK pension to New Zealand we charge a fee based on the size of your fund. We also charge an ongoing adviser service fee. Our fee scale is available on request.

Pension transfer and adviser service fees payable by the client are paid to us directly by your New Zealand investment provider from your funds.

Conflicts of interest and commissions or other incentives

To ensure that our financial advisers prioritise the client's interest 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 undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance consultancy firm.

Internal complaints process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means:

Company Name	Financial Migration Group Limited
Attention	A M Wilkey (Director)
Address	PO Box 8877, Havelock North 4157
Telephone	0800 421966
Email address	info@financialmigration.co.nz
Website	https://www.financialmigration.co.nz/

When we receive a complaint, we will consider it following our internal complaints process:

- 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.

- 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 aren't satisfied with the way we propose to do so, you can contact the Insurance and Financial Services Ombudsman (IFSO).

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the IFSO's approved dispute resolution scheme. You can contact the IFSO at:

Company Name	Insurance & Financial Services Ombudsman
Physical Address	Level 2, Solnet House, 70 The Terrace, Wellington 6143
Postal Address	PO BOX 10-845, Wellington 6143
Telephone:	0800 888 202
Email	info@ifso.nz
Website	https://www.ifso.nz/

Contact Details

The Financial Migration Group Limited (FSP 502046) is the Licensed Financial Advice Provider.

You can contact us at:

Name:	The Financial Migration Group Limited
Telephone:	0800 421966
Email:	info@financialmigration.co.nz
Business Address:	PO Box 8877, Havelock North 4157
Website:	http://www.financialmigration.co.nz