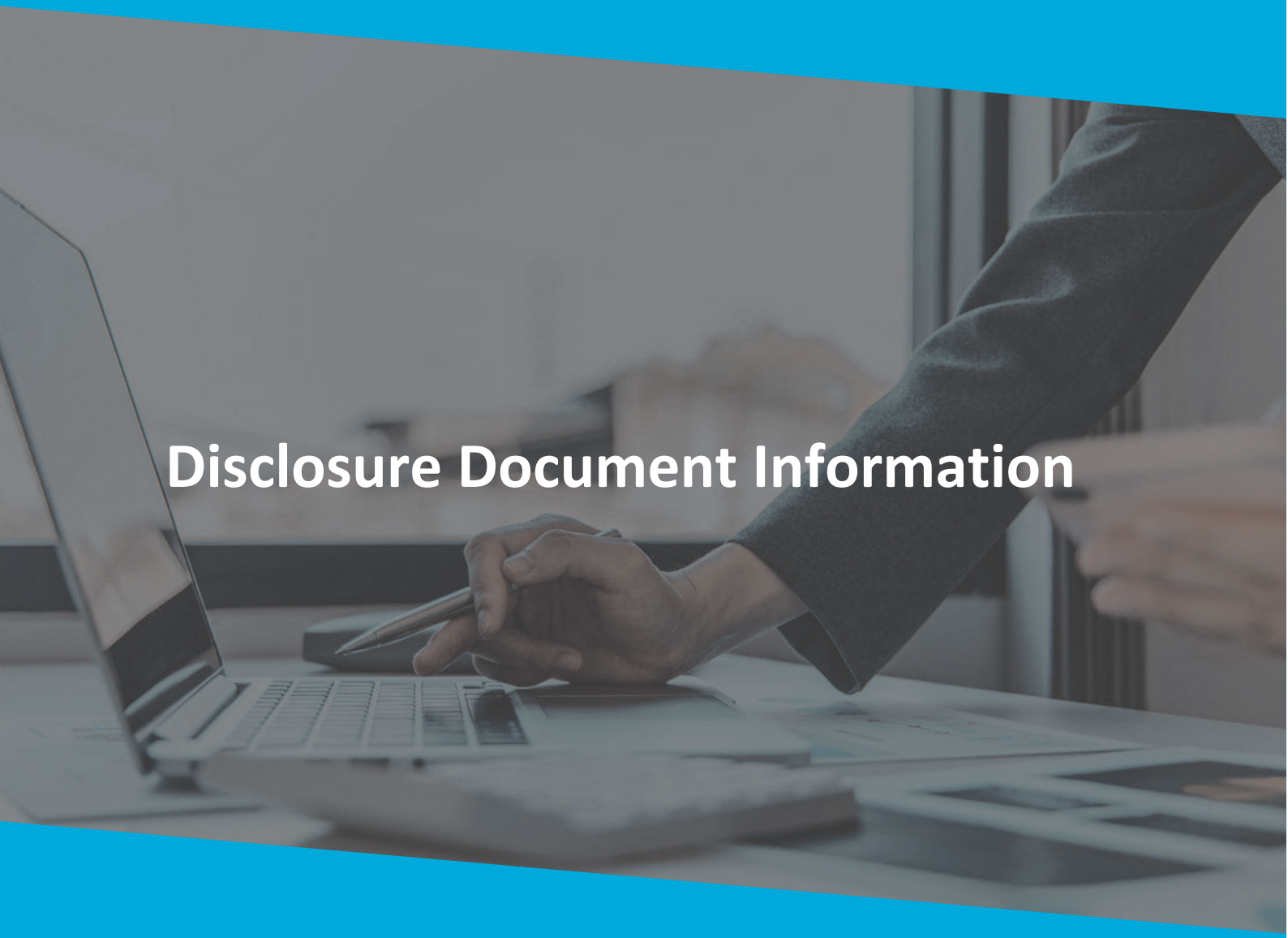
CIC FINANCIAL

PROTECT | GROW | INVEST



Disclosure Document Information

1 November 2025

www.cicfinancial.nz

Disclosure Document Information

Table of Contents

1 Financial Advice Provider

CIC Financial Limited FSP707131

2. Licencing Status

Full Licence (Class 2)

A Class 2 Financial Advice Provider (FAP) licence permits the licence holder or any authorised body to provide regulated financial advice to retail clients, either on the provider's own account or through one or more financial advisers.

3. Financial Advisers

Kieran Sutherland (FSP422026)	Kieran@cicfinancial.nz
Alex McDuff (FSP1003107)	Alex@cicfinancial.nz
Alisha Trevarton (FSP1009355)	Alisha@cicfinancial.nz
Gaylene Stear (FSP1010234)	Gaylene@cicfinancial.nz

4. Contact Details

Telephone: 03 377 3693
Address: 14 Walker Street, Christchurch CBD

5. Our Mission

We help people achieve their goals by providing high-quality financial advice in plain English. This gives them the confidence to make better financial decisions.

6. Areas of Financial Advice Provided

CIC Financial Limited only provides financial advice in the following areas:

- Financial Scenario Modelling
- Mortgage/Home Loans
- KiwiSaver and Investments
- Personal risk insurance products (life, trauma, disability, income protection, health)
- Business owner protection plans
- Employee Benefits programs
- Group insurance for employees

7. Product Providers

We only provide financial advice on products from certain providers:

1. **Mortgages:** ASB, ANZ, BNZ, Co-operative, KiwiBank, Sovereign, SBS, Westpac, and numerous other specialist lenders.
2. **Life Insurance:** AIA, Asteron Life, Chubb, Fidelity Life, nib, Partners Life, and PPS Mutual.
3. **Health Insurance:** Accuro/UniMed, AIA, nib, Partners Life, and Southern Cross.
4. **KiwiSaver:** ANZ/OneAnswer, Booster, Generate, Goals Getter, Kernel Wealth, Milford, NZ Funds, Pathfinder, and Superlife.

8. Our Obligations to our Clients

Under the Financial Markets Conduct 2013 we are bound to:

1. give priority to client's interests
2. exercise care, diligence and skill
3. meet standards of competence, knowledge and skill set by the Code of Professional Conduct
4. meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct.

That means we:

- ✓ Treat you fairly
- ✓ Act with integrity
- ✓ Provide financial advice which is suitable for you
- ✓ Protect your privacy and confidential information
- ✓ Maintain the competence and skill to deliver advice in our area of expertise
- ✓ Maintain the ethical and behavioural standards required by our professional body (Chartered Accountants) in addition to the duties of care required by NZ law.

9. Disciplinary History

There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions.

10. Fees and Commission

CIC Financial Ltd may receive fees or commissions depending on the nature of the advice and services provided.

We receive commission from product providers and, if fees are necessary, will negotiate these fees directly with clients. These fees depend on the scope of the advice and services agreed.

Service Fees

Clients may be required to pay fees directly to CIC Financial Ltd for planning or consultation services. These fees reflect the value of our professional expertise and advice, and do not cover placing applications and contracts with providers unless specifically requested and agreed upon. If a fee is applicable, we will inform clients in advance, allowing them to accept or decline the proposed fee. Work will commence once the fee has been agreed. Whenever possible, we aim to agree on a fixed price upfront; alternatively, we can provide an estimate.

For Investment and KiwiSaver advice, we charge or receive between 0.2% and 0.9% of funds under management, deducted directly from your investment or KiwiSaver account.

Commissions

We prefer to be compensated via commission when placing personal insurance or mortgage products, as this typically means no direct fee is payable by the client. CIC Financial Ltd only receives commission from insurers or banks when business is successfully placed. Clients will be informed of specific commissions. CIC Financial receives standard commission terms from all insurers and banks, consistent with what is offered to other advisers in the market.

Typical Commission Range

1. Personal insurance: up to 240% of the first year's premium, with ongoing commission of 7.5%–10% annually.
2. Group insurance: up to 20% of the annual premium, paid annually.
3. Mortgages: 0.55%–0.90% of the loan value, with ongoing commission of 0.00%–0.20%.

Conflicted Remuneration

Clients do not directly pay adviser remuneration; all fees and commissions are paid to CIC Financial Ltd. All fees and commissions are paid to CIC Financial Ltd, which covers operating costs and tax.

11. Complaint Process

Do you have a complaint or problem?

We aim to provide you with the highest quality service and support. But if you do have a complaint or encounter a problem, please let us know as soon as you can. Our complaints process outlined below aims to address your concerns.

Step 1 – Let's sort it out

Discuss your complaint with the person you've been dealing with and try to resolve it.

Step 2 – Review

If your complaint is not resolved at the end of Step 1, you can call, email, or arrange to see Kieran Sutherland or complete a **Complaint / Feedback Form** (attached), which details your concerns. Kieran will investigate your complaint and give you a written response. Kieran will make every effort to resolve the matter with you within 10 working days of being notified. Kieran is the Director of CIC Financial Limited.

Contact Details:
CIC Financial Limited
Email: kieran@cicfinancial.nz
Website: www.cicfinancial.nz
Phone: 03 377 3693
14 Walker Street, Christchurch, New Zealand

Step 3 –Insurance & Financial Services Ombudsman Scheme - IFSO Scheme

If at the end of Step 2, your complaint is not resolved, you can refer your complaint to the Insurance & Financial Services Ombudsman Scheme. This is a free, independent dispute resolution scheme which will consider your complaint and, either reach an agreed outcome, or make a decision.

Contact Details:
Insurance & Financial Services Ombudsman Scheme
Email: info@ifso.nz
Website: www.ifso.nz
Freephone: 0800 888 202
P O Box 10-845 Wellington 6143, New Zealand

12. Privacy

We collect personal information to provide tailored advice. You have rights under the Privacy Act 2020 to access and correct your data. Should you require a copy of any information we hold we shall be happy to provide it at our cost but will always retain original records for legal and compliance requirements.

Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by CIC Financial Ltd have access to all client files, and in addition to CIC Financial Ltd staff other parties may access this information as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope of Service. For example:

- Product providers we are considering for your needs.
- Market regulators and statutory authorities.
- Professional compliance and audit assessors assisting with our compliance and professional standard.

If you have a complaint about how we handle your personal information, contact:

Contact Details:
Office of the Privacy Commissioner
Email: enquiries@privacy.org.nz
Website: www.privacy.org.nz
Freephone: 0800 803 909
P O Box 10 094, The Terrace Wellington 6143, New Zealand

This option is available as an additional pathway alongside CIC Financial Ltd.'s internal Complaints Process.

CIC Financial Ltd Feedback/Complaint Form

We would like the opportunity to resolve your complaint. Please complete the form below to help us understand what the problem is and how you would like to resolve it.

Your Details

Full name(s):	
Full name(s):	
Address: Post Code:	
What is the best way to contact you?	Phone □ Daytime number: Mobile: Email □ Email:
When is the best time(s) to contact you?	

Your Complaint

When did it occur?
Who was involved?
How would you like the matter to be resolved?

Signature: Date:

Name

Signature: Date:

Name (if more than one person is our customer)

Please email this form to Kieran Sutherland at kieran@cicfinancial.nz.