



## Disclosure Statement

Name of QFE: Credit Union Auckland Incorporated  
Address: 695 Great South Road, Penrose (Head Office)  
Trading name: NZCU Auckland  
Telephone number: (09) 579 1026  
Fax number: (09) 579 8396  
Email address: enquiries@nzcuakland.co.nz  
This disclosure statement was prepared on: 3 January 2020

### **It is important that you read this information**

It will help you to decide whether our services will suit your needs. We will provide you with more information later that will also be important for the financial decisions you make.

### **What sort of adviser are we?**

Credit Union Auckland is a Qualifying Financial Entity (QFE). You can check this information on the Financial Service Providers Register at [www.fspr.govt.nz](http://www.fspr.govt.nz).

Credit Union Auckland Incorporated is licensed to take responsibility for the advisers. This includes making sure that advisers exercise care, diligence and skill in providing financial advice to you. The QFE's license means that QFE advisers do not have to be individually registered or authorized.

### **What services can we provide to you?**

Our QFE advisers can provide personalized advice about investment and lending products which are provided or promoted by Credit Union Auckland Incorporated. ('Promoted' has a special definition). This means that we take responsibility for the product as well as the advice.

Our branch based advisers can provide advice on

- Savings accounts
- Term Deposits
- Loans
- Insurances

Our QFE advisers cannot provide advice about other products or design a plan for dealing with all of your investment goals. If you need this service you will need to speak to an external Authorised Financial Adviser.

### **How do we get paid for the services that we provide to you?**

We do not charge a fee for our service, but when you buy something from us, the Credit Union will benefit as we provide the products. Our advisers receive an annual salary and some may obtain a bonus for selling our products.

Before you decide to act on our advice we will tell you more about how we and our advisers may benefit from your decision. You can also ask for more information.

### **What should you do if something goes wrong?**

If you have a problem, concerns, or complaint about any part of our service, please tell us so that we can try to fix the problem.

You may contact the internal complaints scheme by talking to any of our Managers.

If we cannot agree on how to fix the issue, or if you decided to not use the internal complaints scheme, you can contact Financial Services Complaints Ltd. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Ltd at -

Physical Address: Level 4, Sybase House,  
101 Lambton Quay, Wellington  
Postal Address: P O Box 5967 Lambton Quay Wellington  
Email: info@fscl.org.nz  
Telephone: 0800 347 257  
Fax: (04) 472 3728

### **Who licenses and regulates us?**

The Financial Markets Authority (FMA). You can report information about us to the FMA (but if you want to complain you should use our dispute resolution procedures described above under **What you should do if something goes wrong?**).

You can visit the FMA website [www.fma.govt.nz](http://www.fma.govt.nz) and their contact details can be found under '[Contact Us/Office Contact Details](#)' or call their investor help line phone number 0800 434 566.