

# Disclosure Document

Name: Lisa O'Neill, Kapiti Finance Services Limited

Postal Address - P O Box 2192, Raumati Beach 5255

Office Address – 134 Renown Road, Raumati South

Office Phone (04) 299 1374, Fax No (04) 299 1375, Mobile Phone (027) 210 2223

Email: [lisa@kapitifinance.co.nz](mailto:lisa@kapitifinance.co.nz) Website: [www.kapitifinance.co.nz](http://www.kapitifinance.co.nz)

This document provides you with information and answers to questions about me. It provides you with details about the services I can provide and how I operate my business. All the legally required information is contained in this document including information about my qualifications, my business experience, how I am remunerated and my money handling procedures.

## My Role as an Advisor

My role is to work to help you achieve your financial objectives. Every person has a different set of needs and goals. By working together I can assist you to find financial solutions designed to meet your particular situation. I have worked in the financial services industry since 1996, mainly in the areas of finance and personal risk management.

## Services I Provide

I provide advice on:

Insurance – To protect you, your family and your business

Mortgages – To assist various financing requirements

## Referrals

95% of my new business is derived from client referrals. I would love to help friends/family of existing clients – so please let me know if you have someone who would benefit from meeting with me.

## Product Providers

I provide advice on Personal Life Insurance, Trauma Cover, Income Protection, Total and Permanent Disability and Medical Cover provided by AMP, Asteron, ING Life, Fidelity, Sovereign and TOWER Health and Life.

None of these parties, or any other party, has any association or relationship that is capable of influencing the independence of any advice I may provide to you. In particular, none has any involvement with the ownership of my business, the financing of my business, nor do they require certain levels of product sales to be channelled to them.

## **Qualifications/Experience**

My industry experience is as follows:

Mortgage & Insurance Brokering since December 2006.

Prior to this, approximately 10 years banking experience with Westpac & ASB in a range of roles – Branch Manager, Assistant Manager, Personal Banker, Customer Services Officer.

Adviserlink Learning Certificate in Financial Services – part qualified – currently completing courses required to complete certificate.

## **Industry Professional Body**

I am a member of the Professional Advisors Association (PAA) and Allied Kiwi Limited.

These organisations set professional standards of conduct for their members and provide a complaints resolution service if I am not able to resolve a matter that arises between me and a client. The contact details for the PAA client complaints division are - The Chief Executive Officer, Professional Advisors' Association, P.O. Box 38 105, Wellington.

For the protection of my clients, I have Professional Indemnity insurance cover with Lumley General Insurance (NZ) Ltd for \$1m.

## **Remuneration**

My remuneration is by way of fees and by way of an initial and on-going commission on insurance products that I sell. The commission amount varies depending on the product, the amount contributed and sometimes on the length of time that the product is intended for.

I may also be eligible to receive certain benefits such as incentives, including, but not limited to, a bonus payment related to the amount of business that I place with any one provider.

Further information about my remuneration will be provided when I am in a position to understand your circumstances and have provided advice of a specific enough nature to know what the fees and other remuneration will be.

## **Money Handling**

All payments made by you should be made by cheque, crossed "Non-Transferable" and made payable to the particular product or service provider or through direct debit arrangements. Cheque(s) or direct debit authorities are then delivered to the particular product or service provider for processing according to your instructions. I do not operate a trust account for my clients and nor do I in any circumstances use client's money or property for my own benefit.

**No Convictions**

I have not been convicted, and no company or business of which I have been a director or principal officer has been convicted, of any offence against the Securities Markets Act 1988, the Securities Act 1978 or of a crime involving dishonesty. I have never been adjudged bankrupt. I have never been prohibited by an Act or by any Court from taking part in the management of a company or business. Neither have I been subject to an adverse finding by a court in any proceeding taken against me in my capacity as an financial adviser, nor expelled or been prohibited from joining any professional body.

Advisor signature: ..... Date: .....

I/We ..... acknowledge receipt of this Disclosure Document.

Client signature: ..... Date: .....

Client signature: ..... Date: .....