

# HEARTLAND QFE GROUP DISCLOSURE STATEMENT



**This Disclosure Statement is provided in terms of the Financial Advisers Act 2008; the Financial Advisers (Disclosure) Regulations 2010 and the Financial Advisers (Disclosure) Amendment Regulations 2011.**

## Why is it important that I read this document?

This information will help you choose a financial adviser that best suits your needs.

Each member of the Heartland QFE Group takes full responsibility for the financial advice provided by its QFE advisers.

This Disclosure Statement relates to financial advice provided by Heartland QFE Group and its QFE advisers in respect of Category 2 products, as outlined below.

<b>Name of the QFE</b>	Heartland QFE Group, which comprises Heartland Bank Limited and its associated entity MARAC Insurance Limited. You can check this information on the Financial Service Providers Register at <a href="http://www.fspr.govt.nz">www.fspr.govt.nz</a> .
<b>Address</b>	35 Teed Street, Newmarket, Auckland PO Box 9919, Newmarket, Auckland
<b>Telephone</b>	0508 432 785 (0508 HEARTLAND)
<b>Email</b>	<a href="mailto:complaints@heartland.co.nz">complaints@heartland.co.nz</a>

## What are our products and services where we may give advice?

The Heartland QFE Group offers a range of products and services. Our QFE advisers have specific knowledge on some or all of these products. Our QFE advisers may give financial advice on the following types of products.

- Category 2 products:**
- Term deposits
  - Units in the Heartland Cash & Term PIE Fund issued by Heartland PIE Fund Limited
  - Call deposits and other transaction and savings accounts
  - Loans (including personal loans, home loans and reverse mortgages)
  - Insurance products

The Category 2 products on which our QFE advisers may give financial advice are offered by a member of Heartland QFE Group or (in some cases) a third party.

In instances where one of our QFE advisers is unable to provide you with financial advice on a specific product, they will refer you to an appropriate QFE adviser within our QFE Group or to an external Authorised Financial Adviser. Our QFE advisers do not provide investment planning services or discretionary investment management services. If you wish to receive a financial adviser service based on your overall financial situation and investment goals, you should consult an external Authorised Financial Adviser.

## Are fees charged and commission payments received?

Our QFE advisers will not charge you for any financial advice they provide and nor do they (nor any member of the Heartland QFE Group) receive any direct remuneration for this advice. As our employees, their remuneration is primarily by way of salary.

However, our QFE advisers may also receive a discretionary bonus in line with their performance and the achievement of their specific targets as well as meeting quality and compliance standards.

There are no other factors that could have a material influence on Heartland QFE Group or its QFE advisers when providing you with financial advice.

## What do I do if I have a concern, a complaint, or want to provide feedback?

The Heartland QFE Group is proud to offer customers a high level of service, and your satisfaction is very important to us. If you wish to raise a concern or complaint about our service, or offer feedback, we encourage you to contact us.

- In the first instance, please get in touch with your usual point of contact at Heartland and we will make sure your complaint is investigated promptly.
- Or, please email us at [complaints@heartland.co.nz](mailto:complaints@heartland.co.nz) or call us on 0508 432 785 and ask to speak with our customer services team.

If a solution can't be found or you are unsatisfied with the outcome, you can contact our approved dispute resolution scheme being the Banking Ombudsman, an independent party who helps sort out unresolved complaints. This service is free of charge. You can contact the Banking Ombudsman at:

### Banking Ombudsman Scheme

<b>Address</b>	Freepost 218002, PO Box 25 327, Featherston Street, Wellington 6146
<b>Telephone</b>	0800 805 950 / +64 4 915 0400
<b>Email</b>	<a href="mailto:help@bankomb.org.nz">help@bankomb.org.nz</a>
<b>Web</b>	<a href="http://bankomb.org.nz">bankomb.org.nz</a>

## Where can I receive further information?

The Heartland QFE Group is licensed and regulated by the Financial Markets Authority in relation to our financial adviser services. Further information about financial advisers and QFEs can be obtained from the FMA. You may also report information about us or our advisers to the FMA. You can contact the FMA at:

### Financial Markets Authority

<b>Address</b>	PO Box 1179, Wellington, 6140
<b>Telephone</b>	+64 4 472 9830
<b>Website</b>	<a href="http://www.fma.govt.nz">www.fma.govt.nz</a>

Heartland Bank Limited is also a registered bank (a licensed service under the Financial Advisers Act 2008) and is licensed by the Reserve Bank of New Zealand to provide banking services.