



TAILORED SOLUTIONS | TRUSTED GUIDANCE

# Disclosure Document

## THE INFORMATION PROVIDED IN THIS DISCLOSURE DOCUMENT IS IMPORTANT

CJ Financial Services Limited (FSP1008256), trading as CJFS, is licensed by the Financial Markets Authority (FMA) to provide financial advice.

### Contact Us

CJ Financial Services Limited

1/6 Soo Yong Place, Glenview, Hamilton

Admin Services: 07 242 2536 | Cleo's Mobile: 027 2536 780

Website: [www.cjfs.co.nz](http://www.cjfs.co.nz)

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### Nature and Scope of financial advice services

#### Providers We Work With:

Partners Life (Health & Risk), Chubb Life, Fidelity Life, NIB (Health & Risk), Southern Cross (Health Insurance)

#### We Do Not Provide Financial Advice On:

Mortgage Services

Legal or Estate planning (e.g., wills, trusts, contracts, etc.)

Investment products (e.g., shares, bonds, managed funds, Kiwi Saver, etc.)

### Reliability History

We are not aware of any reliability events that would materially influence your decision to seek advice from us.

### Our Fees

If you take out a life or health insurance policy through us, we may receive an upfront and/or ongoing commission, these commissions are paid by the product provider. If a policy is cancelled or reduced within the first two years, a clawback fee may apply. This reflects commission we may be required to repay to the insurer. The amount varies by insurer and timing and may be higher in the first year than the second.

### Third-Party Referrals

CJFS may refer clients to third-party service providers for products and services these referrals are made to ensure you receive specialised support where appropriate. CJFS may receive a referral fee for making these introductions. These fees are paid by the third party and do not affect the cost of the service to you.

Before any referral is made, we will notify you at the point where a referral need is identified. We will only share your contact details with a third party once you have agreed and provided your consent. This process is also outlined in our Nature and Scope of Agreement.

### Investment/KiwiSaver Referrals

CJFS does not provide investment advice. However, where appropriate, we may refer clients to external investment providers for personalised services. Referral arrangements may exist with providers such as:

NZ Funds Management Limited, Generate Kiwi Saver or Fisher Funds.

Referral commissions may range from 0.125% to 0.4% of the account balance, or a one-off referral fee of \$250, depending on the provider and product.

## Transparency and Integrity

From time to time, product providers may also offer non-monetary incentives such as tickets to sporting events, hampers, or other rewards in appreciation of the business we generate.

To ensure our financial advisers act in your best interests, we follow a structured advice process tailored to your goals and circumstances. All advisers complete annual training on managing conflicts of interest. We also maintain and monitor registers of any conflicts, gifts, or incentives received.

## Your obligations

The advice we provide is based on an analysis of the information you share. To ensure we offer the most accurate guidance, please provide all relevant and truthful information. If there is any material change in your circumstances—both during this initial phase and in the future—or if your contact details, such as email or mobile number, change, please notify us promptly.

## How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

## Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

For more detailed information, please reach out to us directly or visit the Financial Markets Authority website at <https://www.fma.govt.nz>.

You can review the Code of Conduct standards at <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

## Our Internal complaints process

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

You can make a complaint through the following methods:

- By going into our website, [www.cjfs.co.nz](http://www.cjfs.co.nz) and pressing on the “Register Your Complaint” or
- You can directly access the form: [HERE](#) (You may use this form to tell us about the unsatisfactory service that you have received) or
- By sending us an email to [complaints@cjfs.nz](mailto:complaints@cjfs.nz)

## How We Process Your Complaints

1. **Acknowledgment:** Once we receive your complaint, we aim to respond to complaints within a reasonable timeframe (generally within 1–2 working days).
2. **Investigation:** Your complaint will be reviewed and investigated by our internal complaints manager. We will gather all relevant details and may contact you for further information or clarification to ensure we have a complete understanding of the issue.
3. **Resolution Proposal:** Within 5 working days, after a thorough review, we will propose a resolution or course of action to address your complaint. You will be informed of our decision, and we will work with you to ensure a satisfactory outcome where possible.
4. **Review and Final Decision:** If you are satisfied with the proposed resolution, we will close the complaint and ensure that all necessary follow-up actions are taken. If you remain dissatisfied, we will conduct a more in-depth review of the matter, which may take up to 10 business days. We will keep you informed of the progress during this time.
5. **Escalation to External Dispute Resolution:** If your complaint remains unresolved, or you’re not happy with the outcome, you can refer the matter to **Financial Services Complaints Ltd (FSCL)**. We are member of this independent external dispute resolution scheme approved by the Ministry of Consumer Affairs. There is no cost to you for using their services.

### Contact Details for FSCL:

- Post: PO Box 5967, Wellington 6140
- Email: [info@fscl.org.nz](mailto:info@fscl.org.nz) or [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)
- Phone: 0800 347 257
- Website: [www.fscl.org.nz](http://www.fscl.org.nz)

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