Disclosure Statement (Financial Adviser)

Name of financial adviser: **Faith Owens**
Address: **PO Box 467 Hamilton**
Trading name: **Bridges Insurance Services Ltd & Bridges Mortgage and Life Ltd**
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It is important that you read this document
This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?
I am a registered, but not authorised financial adviser and can give you advice in the following Financial Product categories:

- Small & Medium Commercial Business Insurance.
- Farm Insurance
- Commercial Motor Vehicle
- All classes of Personal General insurance including House, House contents, Vehicle, Boat and Travel insurance
- Claims advice

What should you do if something goes wrong?
If you have a problem, concern, or complaint about any part of my service, please tell my employer so that my employer can try to fix the problem. You may contact the internal complaints scheme by contacting a Director of Bridges Insurance Services on 07 8397880.

If we cannot agree on how to fix the issue, 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, PO Box 5967, Lambton Quay, Wellington 6145
Telephone number: 0800 347 257, Email address: info@fscl.org.nz.

How am I regulated by the Government?
You can check that I am a registered financial adviser at http://www.fspr.govt.nz

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration
I, Faith Owens, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: Faith Owens.