

Disclosure Statement



Disclosure information dated: 07/02/2023

Contact Details

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Licensing Information

Travel 360 Limited (FSP 752931) is a Financial Advice Provider (FAP) licensed and holds a license regulated by the Financial Markets Authority. There are no conditions as per the license that may limit or restrict the advice.

Financial Advice Services

1-Personal Risk Insurance

Travel 360 Limited provides financial advice on personal risk insurance offered by various insurers: Partners Life, Chubb, AIA, Fidelity, Southern Cross, Cover-More, NIB, Allianz NZ, and Accuro.

2-General Insurance

Travel 360 Limited works with you to determine what risks you wish to cover and provide quotes based on the levels of cover you want to put in place. We work with you to determine whether there is any particular risk you have that needs to be specified during the application process. When helping clients with business, commercial, home, contents, car insurance, and other general insurances Travel 360 Limited works exclusively with: PSC Connect NZ Limited,

Level 3,139 Quay Street, Auckland 1143 through their Authorised Body Company Mindful Insurance & Risk Management Services Company Limited, PO Box 75-524, Manurewa, Auckland 2243 In place of an upfront fee, Travel 360 Limited is paid a referral commission of 10% for General Insurance-New Business and 5% for General Insurance-Renewal Business by PSC Connect NZ Limited from the commission paid to their Authorised Body Company Mindful Insurance & Risk Management Services Company Limited after retaining 20% for themselves. The commissions are paid only after the client pays the premium. Travel 360 Limited does not receive any bonus or sales-based bonus payments from PSC Connect NZ Limited.

Our Duties

We follow the rules of Financial Markets Conduct, which includes a priority to your interests over ours, keeping ourselves updated in competence, knowledge, and skills for giving financial advice, exercise care, diligence, and skill in providing financial advice, protect client's information, maintain standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

Our Remuneration

Our remuneration is primarily through commissions paid by insurance companies. We do not charge any fee for our efforts in providing financial advice towards your personal insurance cover. If you take our advice, our remuneration is paid as commission by the insurance providers, where we place your insurance application which range from 20% to 200% of your first year's premium and from year two, Travel 360 Limited may receive an annual commission between 0% and 5% of the premium for the time Travel 360 Limited remains your servicing adviser on the policy. We will confirm the amount of commission Travel 360 Limited may receive when our recommendations are provided to you.

Conflicts of interest

We manage all conflicts of interest, ensuring our financial advisers prioritise your interests above their own by following an advice process that ensures our recommendations which are based on your needs and circumstances. All our

financial advisers complete training to understand and manage conflicts of interest. We review our compliance programme annually. We are a member of TAB Adviser Platform which provides CRM, management, marketing, professional and technical compliance, and other services to support us in providing our financial advice services. We maintain a register of conflicts of interest.

Complaint Handling

If you are not happy with our services, please contact us so that we can try to address your issues. If you wish to make a complaint, or do not feel comfortable discussing your concerns with our adviser, you can contact us at 09-6239191 between 10.00 am -5.00pm weekdays or can Email us at ashwani@travel360.co.nz or alternatively you can send a paper based complaint through post at our address - Travel 360 Limited, 123 A Dominion Road, Mount Eden, Auckland – 1024. We will send you an acknowledgement of your complaint within five working days of your complaint being notified to us. We will attempt to resolve your complaint within 28 days. If we are not able to resolve your complaint or if you decide not to use our internal complaints process, then you can contact our external dispute resolution scheme which is Insurance and Financial Services Ombudsman(www.ifso.nz). They provide a free and independent dispute resolution service. You can contact Insurance and Financial Services Complaints Ombudsman at: Insurance & Financial Services Ombudsman ▪ Address: Level 8, 81 Molesworth Street, Wellington 6011 ▪ Phone: 0800 888 202 ▪ Email: info@ifso.nz