



Travel 360
More than just insurance

Stage 1 Disclosure

Travel 360 Ltd.

Important information about our business (suggested heading)

Travel 360 Ltd holds a Financial Advice Provider licence issued by the FMA to provide financial advice services.
[Insert Organisation Name] Financial Services Provider Number is **752931**.

Our office contact details:

Address: **123 A, dominion Road, Mt Eden, Auckland-1024**

Phone: **096239191**

Email: **admin@travel360.co.nz**

Website: **www.travel360.co.nz**

Nature and Scope of financial advice services

Our Services

- Personal insurance

Products we can provide financial advice about

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- Personal and Group insurance
 - Life cover
 - Disability
 - Income protection
 - Trauma
 - Travel Insurance

**Product providers we
might recommend**

- AIA
- Chubb Life
- Fidelity
- NIB
- Partners Life
- Southern Cross

Our fees:

We do not charge you a fee if you decide to take out an insurance policy following my advice. The insurance provider will pay us a commission if you decide to take up our advice. We also do not charge any fee if you decide not to go with our advice.

We don't charge our clients fees, expenses or anything else directly for the financial advice we provide.

Commissions

For services in relation to insurance/ investments/ loan products, commissions may be paid by the product provider as follows:

Initial Commission	We are paid a percentage of the value of your insurance premiums for the first year depending on the provider and products you choose.
Ongoing Commission	A percentage on renewal of insurance product <i>is paid to us depending on the products chosen by You.</i>

Conflicts of interest or other incentives:

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

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.

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.

Our internal complaints manager is **Ashwani Sharma** who can be reached via email at ashwani@travel360.co.nz will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. We will contact you within 2 working days of receiving your complaint.
2. We will resolve a complaint within 2 weeks of receiving your complaint.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: **Insurance and Financial Services Ombudsman**. This service will cost you nothing and will help us resolve any complaints.

You can contact **Insurance and Financial Services Ombudsman** at:

Address:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
NEW ZEALAND

Phone number:

[0800 888 202](tel:0800888202)

Email address:

info@ifso.nz