

DISCLOSURE STATEMENT

Name and registration number of Financial Adviser:	PRAVEEN RAY CHAND FSP NUMBER – FSP217445
Address:	P.O.BOX 23118 HUNTERS CORNER PAPATOETOE AUCKLAND
Trading name:	AFFINITY FINANCIAL SERVICES LIMITED
Telephone number:	09 2504105
Fax number:	09 2504106
Email address:	praveenchand@affinityfinance.co.nz
This disclosure statement was prepared on:	1 st MAY 2012

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. I can give you advice about category 2 financial products such as Life Insurance, Health Insurance, Risk Insurance, Home Loans, Mortgages, Bank term deposits, and other insurance products.

About Me and my experience

I am the director of Affinity Financial Services Limited and have been working as Principal financial Advisor for the last 12 years. I have had been managing our family business in the masonry industry for eighteen years prior to joining insurance industry. My direct responsibility was managing finances, staff and marketing.

I am a qualified Life and Mortgage Advisor and regularly attend ongoing training workshops and have access to product research to provide me with the knowledge necessary to give advice on financial products, as also required through my membership of the Professional Advisors Association & Institute of Financial Advisers and insurance companies who have accredited me the right to promote their products.

Professional Associations

In additions to above experience I am a member of Professional Advisors Association Incorporated, Institute of Financial Advisers and Million Dollar Round Table (USA). The organisations set professional standards of conduct for its members and also offers a complaints resolution service.

Products

I am qualified to provide complete financial advice on the following products:

1. Insurance – Personal life, trauma, income and mortgage protection, total & permanent disability, medical and fire & general. Insurance companies used are Sovereign Assurance, Tower Health & Life, AIA, AXA Group, Asteron, Onepath, Fidelity Life NZI, Vero and AON.
2. Mortgages – Sovereign Go Home loan Facility and Loan Market(Multibank Mortgage Lending)

How I Operate

Before I provide you with any financial advice I will have followed a due diligence process to research the products I advise on and this process forms the basis of any specified product recommendations.

When I give advice I follow the recognised six-step process below:

1. Establishing the client-adviser relationship;
2. Gathering client data and determining clients goals and expectations;
3. Analysing and evaluating the client's financial position;
4. Developing and presenting written advice;
5. Overseeing the implementation of the written advise; and
6. Monitoring and reviewing on an ongoing basis;

The services I provide will depend on your needs and may include any or all of the services detailed in this Disclosure Statement. All financial advice I provide to you will be in writing. The advice will be clear and concise with enough detail to allow you to make an informed decision about whether you wish to proceed with a proposed plan.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem.

You may contact the internal complaints scheme by telephoning 09 250 4105, email praveenchand@affinityfinance.co.nz or in writing to P O Box 23 118 Hunters Corner Papatoetoe Auckland.

If we cannot agree on how to resolve the issue, or if you decide not to use the internal complaints scheme, you can contact financial services complaints limited. These services will cost you nothing, and will help us resolve any disagreements. you can contact Financial Services Complaints Limited emailing info@fscl.org.nz, calling I Financial Services Complaints Limited on 0800 347 257 or in writing to P O Box 5967 Lambton Quay Wellington 6145.

Address:	Level 4, 101 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, Praveen Ray Chand 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: