



Primary Disclosure Statement (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: David Weusten FSP 73043, Financial Service Providers NZ Ltd FSP 723051
Address: 4 Storry Place Avonhead, Christchurch 8042
Trading name: Financial Service Providers NZ Ltd
Telephone number:03 3423883
Cell phone number:0274993792
Email address: dweusten@fspnz.com
This disclosure statement was prepared on: 1 st October 2020
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. In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided this information to you at the same time as I give you this statement, I must provide it to you as soon as I can.
What sort of adviser am I? I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.
How can I help you? I have been authorised to provide you with financial adviser services of the following categories: <ul style="list-style-type: none">• Financial advice Not covered under the Authorisation <ul style="list-style-type: none">• Business Mentoring• Budgeting Advice

<ul style="list-style-type: none"> Finance Brokering 	
<p>When I do this, I will be able to give you advice about—</p> <ul style="list-style-type: none"> ➤ Financial products provided by a broad range of lenders (more than 5 lenders). 	
<p>How do I get paid for the services that I provide to you?</p>	
<p>Payment type</p> <ul style="list-style-type: none"> ✓ Fees ✓ Commissions 	<p>Description</p> <p>My services are paid for by the fees that you pay for business lending as well as in other ways.</p> <p>There are situations in which I will be paid by a lender. How much that payment will be depends on the decisions that you make.</p>
<p>I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you. I must tell you these things before I give you advice/provide a service or, if that is not practicable, as soon as practicable after I give you that advice/provide that service.</p>	
<p>What are my obligations?</p> <p>As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act), under general law and also my Christian faith.</p>	
<p>What should you do if something goes wrong?</p> <p>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.</p>	
<p>You may contact our internal disputes service by telephoning 03 3423883 by email dweusten@fspnz.com or in writing to 4 Storry Place, Avonhead, Christchurch 8042.</p>	
<p>If you need to know more, where can you get more information?</p> <p>If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.</p> <p>If you have a question about financial advisers generally, you can contact the Financial Markets Authority.</p>	
<p>How am I regulated by the Government?</p> <p>You can check that I am a registered financial services provider and an Authorised Financial Adviser at http://www.fspr.govt.nz</p>	

The Financial Markets Authority authorises and 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, David Brent Weusten, 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:

Secondary Disclosure Statement (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: David Weusten - FSP 73043, Financial Service Providers NZ Ltd - FSP 723051:		
Address: 4 Storry Place, Avonhead, Christchurch 8042		
Trading name: Financial Service Providers NZ Ltd		
Telephone number:03 3423883		
Cell phone number:0274993792		
Email address: dweusten@fspnz.com		
This disclosure statement was prepared on 1 st October 2020		
The type or types of financial adviser service provided I provided the following types of financial adviser services: <ul style="list-style-type: none">• Financial advice• Business Mentoring• Budgeting Advice• Finance Brokering		
I provide advice in the following subject areas: <table><tr><td>Cash/Debt Management</td><td>Providing information on debt management, structures, and repayment.</td></tr></table>	Cash/Debt Management	Providing information on debt management, structures, and repayment.
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The financial adviser services I provide are in relation to the following financial products: <ul style="list-style-type: none">• Residential Property Loans (Owner occupied and Investment), Personal loans, Business and Commercial property loans. I provide financial adviser services in respect of financial products provided by: <ul style="list-style-type: none">• All the main lenders except Kiwi bank, who is coming on board soon. I can also provide information on Kiwisaver		
Fees,		

Generally, we don't charge fees for our service, but if the work required warrants this, we would discuss this with you and get agreement, before work is undertaken.

Other interests and relationships.

Lenders will pay us for any loans we place with them that you draw down. Some pay an up front, one-off commission and others pay a smaller up-front commission while also paying a trail commission, the basis of this is for us to continue to look after you as you may require. A retainer if you will. We of course remain at your service which ever lender you have chosen.

I do not have any preferential terms (other than those readily offered to other market participants) or production performance agreements with any lender. I do not have any commercial relationships or contractual arrangements that present any conflicts of interest to consumers generally which would be reasonably likely to materially influence me in providing the financial adviser service. Unless otherwise directed by you we will approach your bank in the first instance.

Remuneration

My company will or may receive remuneration from the following sources:

Name:	Lenders
Amount or rate:	between .5% to.85% of the lending drawn down
Arrangements to manage any conflict of interest arising:	Clients chose lender.

Other information about me and the services I provide.

None I am aware of.