

## Frankie Disclosure Statement

### It is important that you read this information.

It will help you (**the client**) make an informed decision whether we (**Frankie**) will provide advice and access to products that are suitable for your needs and whether to seek, follow or accept the Financial Advice. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

Before purchasing any financial product through us, you should read the Policy Wording application to the insurance product you are purchasing which is available online. The Policy Wording contains information about the product to help you make an informed decision about whether or not to buy the product.

### Who are we?

Name of Financial Advice providers:	Frank Risk Management Limited (FSP28481)
Trading Names:	Frankie; Frankie Med
Telephone Number:	07 903 5000
Address:	630 Victoria Street, Hamilton 3204
Email address:	<a href="mailto:hello@frankiemed.nz">hello@frankiemed.nz</a>
Website:	<a href="http://www.frankiemed.nz">www.frankiemed.nz</a>

### What sort of advisers are we?

We are licensed Financial Adviser Providers and an Authorised Body by [Financial Market Authority of New Zealand \(FMA\)](#). Financial Services Legislation Amendment Act 2019 requires Frank Risk Management Limited to hold a current license for Advisers to provide Financial Advice Services to our Clients.

To view our license, go to the [Financial Service Providers Register](#) and search our Financial Service Provider (FSP) number FSP28481. As Licensed Financial Advice Providers, we have standard conditions on our license, these conditions are not specific to Frank Risk Management Limited and do not limit or restrict advice that may be given.

## **What Financial Advice can we provide to you?**

Frank Risk Management Limited is licensed to deal in and provide Financial Advice on general insurance products.

Our Insurance product providers are Insurance businesses in New Zealand that are licensed under the Reserve Bank under section 19 of the Insurance (Prudential Supervisor) Act 2010. The Insurers have a financial strength rating from an approved rating agency. To view the Insurer ratings, [click here](#).

Frank Risk Management Limited insurance product providers are required to have financial strength ratings with a minimum of A- and above. When you receive a quote from us you will be supplied with the current strength ratings for the product providers that we have quoted for. If you accept the Financial Advice, we will supply a current rating for the product provider that you have selected.

## **How do we get paid for the Financial Advice and Products that we provide to you?**

Frank Risk Management Limited and our advisers do not receive any commission or other incentives for giving Financial Advice. Frank Risk Management Limited operates on a disclosed fee basis only and does not receive any commission or other incentives when a commercial client accepts our Financial Advice and purchases an insurance policy, instead, we charge a disclosed fee.

Our advisers are not incentivised by the selling of insurance products.

## **What fees do we charge?**

Frank Risk Management Limited charges a disclosed fee to place, transact and manage your insurance. All fees are itemised and payable by you, **the client**, by the date shown on the invoice.

More information about our fees is included in our [terms of business](#)

## **Profit Share**

Frank Risk Management Limited does not accept profit shares from any insurers.

## **How can you depend on the Advice you receive?**

We have not been subject to any other reliability events that would influence you, **the client**, in deciding whether to seek or obtain advice from us or our advisers. A reliability event is something that might materially influence you in deciding whether to seek advice from us. As an example, it would include legal proceedings against Frankie or if an advisor had been discharged from bankruptcy in the last four years.

## **How to make a Complaint**

If you have a problem or concern or you are dissatisfied with either a product or Financial Advice service that has been provided by us or our advisers and you require action to be taken, please tell us so that we can help and fix the issue. To make a complaint or to find more details on our complaints process, including how to make a complaint, please [click here](#).

We will approach all complaints with an open mind, listen, and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint and every attempt will be made, to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or Complaints Manager.

You will receive a written decision, remedies, and resolution as soon as practicable after we have decided the outcome.

## **What to do if you are not satisfied after making a Complaint**

If you feel your complaint is not resolved to your satisfaction using the Frank Risk Management Limited complaints process, or you are unsatisfied with the response or resolution, you can contact Financial Services Complaints Ltd (FSCL). FSCL is a dispute resolution scheme of which we are a member. This service will cost you nothing and is an independent service that will help investigate or resolve the complaint. You can [click here](#) to find out how to make a complaint to Financial Services Complaints Limited

*You can contact FSCL at:*

Postal Address: P.O. Box 5967, Wellington 6145

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)

Telephone: 0800 347 257

Website: <http://www.fscl.org.nz/>

## **What are our advisers duties?**

Our advisers give Financial Advice to clients on Frank Risk Management Limited's behalf, when giving advice all our advisers must:

- Hold a Level 5 New Zealand Certificate in Financial Services (or equivalent)
- Maintain competence, knowledge, and skills for giving Financial Advice by completing continuing professional development.
- Abide by the [Code of Professional Conduct](#) for Financial Services and have Ethical behaviour, good conduct, and provide client Care.
- Listen to the client carefully to discover their needs.
- Recommend products or services that meet the client's needs and explain why.
- Give clear and concise communication.
- Protect client's information.
- Give priority to the client's interests when giving Financial Advice.

## **Who licenses and regulates us?**

The Financial Markets Authority. You can report information about us to the [Financial Markets Authority](#) or email [questions@fma.govt.nz](mailto:questions@fma.govt.nz) but if you want to complain you should use our dispute resolution procedures described under our [Complaints Procedure](#).

This disclosure statement was prepared on: 4th March 2021

This disclosure statement was updated on: 18<sup>th</sup> August 2025