Insurance Brokers Alliance
Part of the ICIB Brokerweb Group

FINANCIAL ADVISER DISCLOSURE

Who am I?

Name of Financial Adviser:	**Melissa (Mel) Ann Withers**
Financial Service Provider:	**Insurance Brokers Alliance Limited**
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It is important that you read this information

It will help the client **(You)** make an informed decision whether I, as a Financial Adviser, who provides advice for products that are suitable for your needs and whether to seek, follow or accept the Financial Advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of Adviser am I?

I am a Financial Adviser (FA) that gives advice on behalf of Insurance Brokers Alliance Limited (We) who is a licensed Financial Advice Provider by the Financial Market Authority of New Zealand (FMA) www.fma.govt.nz. The Financial Services Legislation Amendment Act 2019 requires Insurance Brokers Alliance Limited to hold a current license for Advisers to provide Financial Advice Services to you.

To view either my registration or Insurance Brokers Alliance Limited license please go to the Financial Service Providers Register fsp-register.companiesoffice.govt.nz and search our Financial Service Provider (FSP) number for me **FSP1013252** or Insurance Brokers Alliance Limited **FSP29962**

As a Financial Adviser, I operate under Insurance Brokers Alliance Limited the license. Insurance Brokers Alliance Limited are a Licensed Financial Advice Provider whom have standard conditions on their license. These conditions are not specific to Insurance Brokers Alliance Limited and do not limit or restrict Advice that may be given.

What Financial Advice can I provide to you?

I can give Financial Advice on Insurance Products for Retail and Wholesale Clients.

Our insurance product providers are insurance businesses in New Zealand that are licensed by 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 on the link www.rbnz.govt.nz/regulation-and-supervision/insurers/licensing/register.

Insurance Brokers Alliance 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 the current strength ratings for the product providers we have quoted for. If you accept the financial advice, we will supply a current rating for the product provider you have selected.

Limitations and restrictions

I am committed to providing you with good financial advice that is suitable for your needs. I only provide financial advice on Insurance Products.

How do I act with Integrity?

To ensure that I prioritise your interests above my own, I follow an advice process to ensure recommendations are made on the basis of your individual goals and circumstances. I complete annual and ongoing training about how to manage conflict of interests. A register of interests is maintained. Insurance Brokers Alliance Limited monitors and provides additional training where necessary, and performs an annual review of the compliance programme.

You should be aware there are potential conflicts of interest you may need to take into consideration when you decide to seek and accept financial advice from me. I will make you aware of any conflicts when giving advice.

How do I get paid for the Financial Advice and Products that I provide to you?

I receive an annual salary that may include bonuses based on client service performance and achievement of company goals.

How can you depend on the Advice you receive?

I have not been subject to any reliability events that would influence you in deciding whether to seek or obtain advice from me as your Adviser.

How to make a Complaint?

If you have a problem, concern, or you are dissatisfied with either a product or financial advice service provided by me and you require action to be taken, please tell us so we can help resolve the issue. Please contact us directly or feel free to use our Complaints Process, which you will find at www.ibal.co.nz/compliments-complaints.html.

If a complaint is received by us, we will approach all complaints with an open mind, listen and treat you as an individual, with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and make every attempt 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 an internal investigation has been completed.

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

If you feel your complaint is not resolved to your satisfaction using our complaints process, or you are unsatisfied with the response or resolution, you can contact Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL is a dispute resolution scheme that we are a member of**.** This service **will cost you nothing** and is an independent service that will help investigate or resolve the complaint. You can click on this link to find out how to make a complaint to FSCL www.fscl.org.nz/complaints/how-make-complaint

You can contact (FSCL) at:

Postal Address: P.O. Box 5967, Wellington 6145
Email: complaints@fscl.org.nz
Telephone: 0800 347 257
Website: www.fscl.org.nz

What are my Adviser duties?

As a Financial Adviser I give Financial Advice to you on behalf of Insurance Brokers Alliance Limited. When giving advice, I must:

- Hold a Level 5 New Zealand Certificate in Financial Services
- 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. www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf
- Listen to you carefully to discover your needs.
- Recommend products or services that meet your needs and explain why.
- Give clear and concise communication.
- Protect your information.
- Give priority to your 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 at: www.fma.govt.nz/contact or email questions@fma.govt.nz but if you want to make a complaint you should use our dispute resolution procedures described under ***How to make a Complaint?*** And ***What to do if you are not satisfied after making a complaint?***

This disclosure statement was prepared on: 12 August 2026