

## Important information about us

### Our company

Gregar & Company Limited FSP number FSP760551 trading as Gregan & Co is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

### We can provide advice on

We only provide financial advice on commercial and domestic products.

### Our fees and costs

Gregar & Company Limited will charge a fee for the financial advice that is provided to you. The fee charged will depend on the nature of the financial advice and service that we provide. The exact fees we will charge will be confirmed at the time the advice is provided.

Our Administration fees range from \$0 to \$50 per policy depending on the complexity of the policy.

### Our commissions

Our advisers receive a salary as an employee of Gregan & Company Limited. They do not receive any other incentives or commissions based on the financial advice they provide you.

Gregar & Company Limited are paid in the form of commission/ receive a commission from [the product providers/insurers] through which we place business. The amount of the commission we receive depends on the Insurers. Typically we receive an upfront initial commission [of between 10%-25% of the premium] and an annual ongoing commission [of between 10%-25% of the premium] for every year [the premium is in force]. We will provide more specific details of these commissions [once we have talked to you and understand your needs/at the time our advice is given].

### If you have a complaint

If you are not satisfied with our service or financial advice, please tell us as soon as possible. We have an Internal Complaints Handling and Dispute Resolution procedures and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone on 0800 299 3100 by e-mail at [insure@gregar.co.nz](mailto:insure@gregar.co.nz) or in writing. Your concern or complaint will then be reviewed.

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs. We have 40 days to respond to your complaint. If you are not satisfied by our response, you may refer the matter to FSCL by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz) or by calling FSCL on 0800 347 257.

Full details of how to access the FSCL scheme can be obtained on their website [www.fscl.org.nz](http://www.fscl.org.nz). There is no cost to you to use the services of FSCL.

### Our duties and obligations to you

Gregar & Company Limited and our advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests;
- exercise care, diligence, and skill;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

**You can contact us**

Gregan & Company Limited FSP number FSP760551 trading as Gregan & Co is the Financial Advice Provider.

**Call:** 0800 299 3100

**Email:** [insure@gregan.co.nz](mailto:insure@gregan.co.nz)

**Write to:** P O Box 11704 Ellerslie 1542