



Disclosure Statement (Financial Adviser)

Name of financial adviser: **Christopher Wyn Billing**
FSP: 189845

Address: 1st Floor
3 Milford Road
Milford
Auckland 0741

Trading name: **Billing & Associates Insurance Services Ltd**

Telephone number: (09) 486 3266
Fax number: (09) 486 3265
Mobile number: (021) 826 409
Email address: admin@billinginsurance.co.nz

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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 the use of insurance which may involve one or more of the following products.

These Products include: Life Cover, Trauma, Income Protection, TPD, Health Insurance, Family Income cover, Key Person & Business risk protection, Fire & General Insurances, ACC Risk Products.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please inform Billing & Associates Insurance Services Ltd internal complaints scheme so that Billing & Associates Insurance Services Ltd can try to fix the problem. You may contact the internal complaints scheme by sending an email to the compliance manager at admin@billinginsurance.co.nz, or alternatively via the mail to Billing & Associates Insurance Services Ltd, P O Box 31417, Milford, Auckland 0741.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Insurance & Financial Services Ombudsman. This service will cost you nothing, and will help us resolve any disagreements. You can contact the Insurance & Financial Services Ombudsman at:

Address: P O Box 10845, Wellington 6143
Telephone number: (04) 499 7612
Email address: info@ifso.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, Christopher Wyn Billing, 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: