TAYLORED ADVICE LIMITED CLIENT SERVICE AGREEMENT

This Client Service Agreement ('Agreement') sets out the services that we will provide to you, including any important information you should know before deciding to obtain financial advice from us.

ABOUT YOUR FINANCIAL ADVICE PROVIDER

NZ Risk Services Ltd (FSP1005152) holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Taylored Advice Limited (FSP1005943) is authorised under this licence to provide financial advice on behalf of NZ Risk Services Ltd.

At Taylored Advice Limited., our purpose is "to provide a safety net for those unexpected life events", and our number one value is that 'the client is at the heart of everything we do'.

We provide advice to help you understand your insurance and KiwiSaver needs and recommend strategies tailored to your personal circumstances.

YOUR OBLIGATIONS

It is important that you provide accurate, complete, and timely information.

You have a duty of disclosure to ensure that all relevant information is provided to us and to product providers. This includes any material changes in your circumstances that may affect recommendations or underwriting decisions.

OUR COMMITMENT TO YOU

As a Financial Advice Provider, we are required to comply with the duties set out in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

These duties include:

- Acting in your best interests when providing financial advice
- Ensuring that the advice we give is suitable for your needs
- Exercising care, diligence, and skill
- Meeting standards of competence, knowledge, and skill
- Complying with ethical behaviour, conduct, and client care requirements

In addition, we will:

- Help you understand the advice process and any complex terminology
- Provide our financial advice in writing
- Maintain accurate records and keep them secure
- Provide our services in a timely manner
- Protect your personal information in accordance with applicable privacy laws

TIMEFRAMES

You should allow approximately 15–60 minutes for the initial financial advice meeting.

Depending on the complexity of your requirements, 1–3 meetings may be required to complete the advice and application process.

We may contact you from time to time to review your circumstances. You should also contact your adviser if your situation changes and you require updates to your strategy.

HOW WE MANAGE CONFLICTS OF INTEREST

We are required to prioritise your interests when providing advice.

If any actual or potential conflicts of interest arise, we will disclose these to you so you can make an informed decision.

We maintain a conflicts of interest policy and complete regular training to ensure appropriate management of conflicts.

Our advice processes are subject to ongoing compliance oversight, including periodic internal reviews and independent external compliance audits.

HOW WE ARE PAID FOR OUR ADVICE

In most cases, you will not be charged a fee for our services.

We usually receive commission from product providers (such as insurers) if you choose to proceed with our recommendations. If you do not proceed, we generally do not receive a commission.

In some circumstances, we may charge a fee for our services. Any such fee will be discussed with you and agreed in advance.

To manage the potential influence of commissions, we follow structured advice processes designed to ensure our recommendations are based on your individual goals and circumstances.

For full details of remuneration, including commission structures, please refer to your individual adviser’s disclosure statement.

INSURANCE COMMISSIONS

The commission we may receive is typically between 50% and 130% of the first year’s premium of your policy.

The amount depends on which insurance company and which insurance policy you choose.

Taylored Advice may also receive commission of between 50% and 100% of the first year’s premium, depending on the insurer and policy selected. In addition, Taylored Advice may receive ongoing commission of between 5% and 20% of the premium for each year the policy remains in force.

NZ Risk Services Ltd may also receive commission of between 0% and 40% of the first year’s premium, depending on the insurer and policy selected.

KIWISAVER COMMISSIONS

For KiwiSaver, the scheme provider pays Taylored Advice Limited an upfront fee of between $0 - $300 for the financial advice.

The amount depends on the scheme provider. Taylored Advice Limited may also receive ongoing commissions of between 0% - 0.50% of the KiwiSaver balance annually.

The amount will depend on the provider. NZ Risk Services may also receive up to 10% of all commissions received.

REFERRAL FEES AND THIRD-PARTY RELATIONSHIPS

We are occasionally introduced to new clients through referral partners.

In some cases, we may receive a referral payment of between 10%–20%, either based on fees charged by the third party or commissions they receive during the first year of doing business with you. We do not receive any renewal or ongoing referral payments beyond the first year.

Legal service referrals do not involve any exchange of referral payments, in accordance with the Lawyers and Conveyancers Act (Lawyers: Conduct and Client Care) Rules 2008.

Further details about any specific referral arrangements are available on request.

IN THE EVENT OF A DISPUTE OR COMPLAINT

Details of our internal complaints process are available on Taylored Advice Limited website - tayloredmortgages.co.nz

If you are not satisfied with our service or the advice received, please contact us in the first instance.

If we cannot resolve your complaint, you can refer it to Financial Services Complaints Limited (FSCL), our independent disputes resolution scheme.

TERMINATION

This Agreement will remain in place until it is terminated by either party giving the other at least thirty (30) days written notice.

HOW WE COLLECT, USE AND SHARE YOUR INFORMATION

Taylored Advice Limited complies with the Privacy Act 2020, including Information Privacy Principles 3 and 3A.

We collect personal and financial information about you to assess your eligibility for insurance and KiwiSaver products, provide our services, and meet our legal and regulatory obligations.

We collect information directly from you and, where reasonably necessary, from third parties. This may occur during onboarding, advice, application, and ongoing servicing.

Where we collect your information indirectly, we will take reasonable steps to notify you of the collection, its purpose, intended recipients, and your rights of access and correction.

We may disclose your information where required or permitted by law, including to product providers, professional advisers, regulatory bodies (such as the Financial Markets Authority), dispute resolution schemes, and our compliance providers.

We take reasonable steps to protect your personal information from loss, misuse, or unauthorised access.

You may request access to, or correction of, your personal information at any time.

ADVISER ACKNOWLEDGEMENTS

The adviser confirms that they have discussed the information in this Client Service Agreement and answered any questions to ensure the client understands the financial advice process.

This disclosure is true and current as at 22 June 2026.

A copy of the client service agreement will be provided to you.