

## **Money Moves Disclosure Statement**

Any adviser who provides personalised advice to clients is legally required to disclose certain information about their services. This is so that you, the client, can make informed decisions.

Below is the disclosure statement for Money Moves Ltd and we are happy to answer any further questions you may have.

### **Licensing information**

**Money Moves (FSP1003651) holds a license issued by the Financial Markets Authority (FMA) to provide financial advice as does Rachel Currie (FSP1003652) the financial adviser who provides the advice.**

### **Nature and scope of advice**

Money Moves provides advice to our clients about their investments, KiwiSaver, general finances and budgeting, and retirement planning. We are an independent adviser and provide research and advice across a wide range of products and funds.

### **Fees**

Money Moves has multiple services with different fee structures:

1. Financial Plan - For clients that would like a full overview of their situation and finances. Flat fee of \$500.
2. Ongoing Support - For clients that need help with budgeting and remaining accountable. This service also includes a financial plan upon completion. 3-month service \$800 (including gst). If longer than 3 months is needed, then rates will be discussed.
3. Single Focus - This is for clients that only want one part of their situation looked at, such as where to invest their savings. This is with the full understanding that we will not provide a wide scale financial plan on their whole situation. \$149 per hour.

Fees are due within two weeks of the invoice; however, payment plans can be discussed if needed.

### **Conflicts of interest and incentives**

Money Moves' only method of payment is from the client. We receive no other payment for our recommendations.

### **Complaints handling and dispute resolution**

If you have a problem, concern, or complaint about any part of the service please tell us so we can try to fix the problem. You may contact our internal disputes service by phone or email, 027 712 1457 or [rachel@moneymoves.nz](mailto:rachel@moneymoves.nz)

If we cannot agree on how to resolve the issue, or you decide not to use the internal complaints service, you can contact our external disputes resolution scheme, Financial Services Complaints Limited, our membership number is 8939. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz), calling 0800 347 257, or write to PO Box 5967, Lambton Quay, Wellington 6145.

## **Duties information**

Money Moves has 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 by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- Exercise care, diligence, and skill in providing you with advice
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

## **Reliability history**

Money Moves has not been subject to a "reliability" event, such as legal proceedings, bankruptcy, or insolvency. (A reliability event is something that might materially influence you in deciding whether to seek advice from Money Moves).

## **Your privacy**

In order to provide our services to you, we will need to collect personal information about you. We take our responsibilities under the Privacy Act 2020 very seriously.

You can find out about how we look after your personal information by reading Money Moves' privacy policy.

## **Contact details**

Money Moves (FSP1003651) is the financial advice provider.

You can contact us at:

Phone: 027 712 1457

Email: [rachel@moneymoves.nz](mailto:rachel@moneymoves.nz)

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