



Public Disclosure Statement

Financial Advice Provider (FAP):	MELW Limited t/a RMA Financial
FAP Licence Information:	FSP726871
Business Address:	8 Eliot Place, Leamington, Cambridge
Telephone Number:	027 328 6139
Email Address:	mel@rmafinancial.co.nz
Website:	rmafinancial.co.nz
Physical Address:	8 Eliot Place, Leamington, Cambridge
Licensing Status:	Class 1 – full licence

LICENCING INFORMATION & SCOPE OF SERVICE

MELW Ltd trading as RMA Financial (FSP726871) holds a Class 1 licence issued by the Financial Markets Authority to provide financial advice. Mel Watson (FSP576127) is authorised by that licence to provide financial advice.

MELW Ltd t/a RMA Financial advisers provide financial advice on the following types of products:
- Life, Trauma, Disability and Health Insurance.

MELW Ltd t/a RMA Financial only provides financial advice about products from certain providers:
- For Life, Trauma & Disability Insurance, we work with five providers:
- AIA, Asteron Life, Chubb Life, Fidelity Life and Partners Life.
- For Health Insurance, we work with five providers:
- AIA, NIB, and Partners Life

In providing you with financial advice, I will consider both your existing and unmet personal risk needs.

Other Services:

Where MELW Ltd t/a RMA Financial Adviser cannot provide advice on products such as Mortgage, Investment & Fire & General Insurance, they have Business Partners they can refer you to. MELW Ltd t/a RMA Financial has referral agreements in place that may see it's adviser compensated should you choose to work with these Partners. This will be explained to you before you are referred and will also be documented in the advice report.

rmafinancial.co.nz

Phone: 09 390 7415 | Email: admin@rmafinancial.co.nz |
Address: 2/249 Dairy Flat Highway, Albany, Auckland 0632



FEES & CONFLICTS OF INTEREST

Our advisers may charge a fee for financial advice provided to a client if any policies issued with our adviser is cancelled within 2 years of original issue date. Any fees that will apply to an engagement will be explained and agreed with the client at the commencement of the engagement.

MELW Ltd t/a RMA Financial and our Financial Adviser, receives commissions from the insurance providers on whose products we give financial advice. The provider will pay a commission to MELW Ltd t/a RMA Financial who may then on-pay the commission received to the MELW Ltd t/a RMA Financial adviser whilst retaining a portion of the commission.

The amount of commission paid is based on a percentage of the premium and will depend on the specific financial provider and type of financial product. From time to time, the providers may also reward us for the overall business we provide to them (for example by giving us fruit baskets, hampers or other gifts). MELW Ltd t/a RMA Financial adviser may also receive subsidised professional development training from providers.

To ensure that we prioritise the client's interest above our own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances.

The MELW Ltd t/a RMA Financial adviser undergoes annual training about how to manage conflicts of interest and we maintain a register of any conflicts of interest. We also have annual compliance auditing processes in place.

COMPLAINTS

If you are not satisfied with the financial advice service you have received you can make a complaint by emailing feedback@rmafinancial.co.nz or by calling your financial adviser directly. You can also write to our office at P O Box 91004 WAKATIPU 9349. When we receive a complaint, we will consider it following our internal complaints process. We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint. We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. MELW Ltd t/a RMA Financial (FSP726871) keeps a complaint register and is part of the Insurance & Financial Services Ombudsman (IFSO) which provides a free independent dispute resolution service. If we cannot resolve your complaint you can contact the IFSP to resolve any disagreements at PO Box 10-845, Wellington 6143, phone 0800 888 2025 or email info@ifso.nz.

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OUR DUTIES

MELW Ltd t/a RMA Financial have duties under the Financial Markets Conduct Act 2013 relating to the way that advice is given. This requires our advisers to:

- Give priority to your interests by taking all reasonable steps to make sure the 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.

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

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