



17 November 2021

AGREEMENT TO SUPPLY LEADS

I Mark Jones from Hallam Jones agree to buy leads and insurance enquires from Fly Me High Limited (John McCarthy - owner and Iryna Denysova - employee).

I have supplied my document of disclosure/ Scope of Services (enclosed). This gives me the authority to sell and represent insurance products. This is all outlined on page 10.

My FSP registration number 105083

VIEW GOVERNMENT FSP

<https://fsp-app.companiesoffice.govt.nz/orp-fsp-register/viewInstance/view.html?id=757b371f1b6eec44bad4008937136b8fe5f6869087f28b75×tamp=12680367727209969>

I confirm I deal with the end user (the Customer) and the insurance companies (as listed in my Scope of Engagement) supplied to you (attached)

I also give you permission to charge me and my company \$59 plus GST to qualified enquires from your company.

I can be contacted to verify this agreement I have with Fly Me High and the insurance companies I represent to market and sell on their behalf - + 64 21 953 663 (My personal cell)

FLY ME HIGH LIMITED

DocuSigned by:

DF061D93EEC1433...

Hallam Jones Limited

Mark Jones
1384 Hinemoa St
Rotorua
New Zealand

DS

Fly Me High Limited 4 Whetu Place Rosedale Auckland +6421737715 john@flymehigh.com

Hallam Jones

Insurance & Financial Advisers

Hallam Jones Insurance and Superannuation Ltd
1384 Hinemoa St, PO Box 1100 Rotorua 3040
Tel 07 348 3161 Freephone 0800 404 202
Email info@hallamjones.co.nz Web www.hallamjones.co.nz

Scope of Services for

The following information provides you with an important overview of Hallam Jones Insurance and Superannuation Ltd, our duties to you, fees, and how we manage complaints.

Licence Status and Conditions

Mark Jones, FSP No. 105083, holds a financial advice providers licence issued by the Financial Markets Authority.

Nature and Scope of Advice

Hallam Jones Insurance and Superannuation Ltd provides advice to our clients about the products below. When providing advice, we access a wide range of general insurance products from various providers in both the local and overseas market.

It is important to record the areas that you are requesting advice on from Hallam Jones Insurance and Superannuation Ltd (Hallam Jones Ltd) adviser, Mark Jones. If there is an area you need advice on and Mark Jones cannot assist you, please tick the box by this area anyway; Mark Jones will discuss this with you and let you know a Hallam Jones team member who can help you in this area.

A further description of our products is outlined in Addendum 1 of this document, or, you can visit our website www.hallamjones.co.nz/our-services/.

Areas of advice required:

- ☒ **RISK Insurance**
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> Life | <input checked="" type="checkbox"/> Trauma | <input type="checkbox"/> Total and Permanent Disablement |
| <input type="checkbox"/> Income Protection | <input type="checkbox"/> Health | <input type="checkbox"/> Business Expenses |
- ☐ **Fire and General**
- | | | | | |
|-------------|--|---|------------------------------------|---|
| Personal: | <input type="checkbox"/> House | <input type="checkbox"/> Car | <input type="checkbox"/> Contents | <input type="checkbox"/> Marine and Transit |
| Commercial: | <input type="checkbox"/> Material Damage | <input type="checkbox"/> Commercial Motor | <input type="checkbox"/> Liability | |
| | <input type="checkbox"/> Business Interruption | <input type="checkbox"/> Marine and Transit | | |
- ☐ **Mortgage** ☐ **Debt Consolidation** ☐ **Estate**
- ☐ **Kiwi Saver** ☐ **Superannuation Investment** ☐ **Financial Planning**

AIA - PARTNERS LIFE
FINANCIAL LIFE - ABERON.

DS
m s

No Advice: Product Only Required

☐ **RISK Insurance**

☐ Life

☐ Trauma

☐ Total and Permanent Disablement

☐ Income Protection

☐ Health

☐ Business Expenses

☐ **Fire and General**

Personal:

☐ House

☐ Car

☐ Contents

☐ Marine and Transit

Commercial:

☐ Material Damage

☐ Commercial Motor

☐ Liability

☐ Business Interruption

Marine and Transit

☐ **Mortgage**

☐ **Debt Consolidation**

☐ **Estate**

☐ **Kiwi Saver**

☐ **Superannuation**

☐ **Investment** ☐ **Financial Planning**

Fee's, Expenses

Mortgage Fee's and Commissions

Hallam Jones Insurance and Superannuation Ltd.'s terms in respect of mortgage business fees are:

1. All fees will be disclosed in the Scope of Advice which will be presented to you before your adviser sends in the application. Before your adviser can put your lending in place or charge you a fee; they will ensure you understand and agree to the terms of advice and fees.
 - a. You will have the right to not proceed with advice, should you disagree with the terms and/or fees upon reading the Statement of Advice.
 - b. There may be a minimum charge of \$250 to cover the time dedicated to preparing written recommendations for your finance needs. This fee will only be payable if you choose not to proceed with your adviser's advice after they present a Statement of Advice.
2. Hallam Jones Ltd will receive a commission payment from the lender; the payment is based on a percentage which is designated by the lender. Hallam Jones Ltd will then pay your mortgage adviser a percentage of this commission as a brokerage fee for arranging your loan.
 - a. Your adviser may also receive ongoing commission (trail) on the balance amount of the loan; this will be paid to them by the lender.
 - b. Your adviser does not receive re-fixing fees if the lender assists you in re-fixing the loan; however, some lenders will pay your adviser a commission for arranging your re-fix as per your instruction.
3. For arranging loans from banks or lending institutions that do not pay brokerage or commission, your adviser will charge you professional fees as negotiated and agreed to in writing by you before proceeding.
 - a. Mortgage Adviser fees are \$250 plus GST per hour and generally a residential loan takes 12-15 hours and commercial loans 20-25 hours work to reach the stage of loan approval.

4. Upon arranging the pre-approval, conditional approval, or approval letter with banks or lending institutions which do pay brokerage or commission; if the loan is neither drawn down by you nor extended to any other property due to any reason, your adviser will not receive any brokerage. In such cases, to compensate your adviser for work done, Hallam Jones Ltd will charge you a fee on your advisers' behalf. This will be:
 - a. In respect of residential loans, it will be 0.70% of the loan amount or \$3,000 plus GST, whichever is lower.
 - b. In respect of business/commercial loans it will be 1% of the loan amount or \$5,000 plus GST, whichever is lower.
5. If you repay your loan either in part or in full before 27 months of draw down date has passed; part or the full amount of brokerage is clawed back from your adviser by the bank or lending institution. In such cases, Hallam Jones Ltd will charge you a fee based on the amount of the brokerage that is clawed back.
 - a. In respect of residential loans, such amount will not be more than \$3,000 plus GST.
 - b. In respect of business/commercial loans, such amount will not be more than \$5,000 plus GST.
 - c. If your adviser or another adviser at Hallam Jones Ltd, are responsible for the arrangement of lending that replaces the original lending, these fees will be waived.

RISK Insurance Fee's

Hallam Jones Insurance and Superannuation Ltd.'s terms in respect of RISK Insurance Fees are:

1. All fees, including commission amounts, will be disclosed in a Statement of Advice. Before your adviser can put your insurance in place or charge you a fee; they will ensure you understand and agree to the terms of advice and fees. You will have the right to not proceed with advice, should you disagree with the terms and/or fees upon reading the Statement of Advice.
2. Hallam Jones Ltd will receive a commission payment from the insurance provider; the payment is based on a percentage of the insurance API or total Annual Premium for your policy. The insurance provider decides on the percentage rate. Hallam Jones Ltd will then pay your RISK Insurance Adviser a percentage of this as a brokerage fee for arranging your insurance.
 - a. **This has no bearing on the insurance premium you will pay to the insurance provider.**
3. Should you cancel your Insurance within 2 years the full amount of the commission originally paid to Hallam Jones Ltd is clawed back by the Insurer. Should you cancel your insurance within 2 years Hallam Jones Ltd will charge you a fee based on the amount of commission Hallam Jones Ltd have to repay to the Insurer.
 - a. Your fee will be no more than the API indicated on your RISK Policy.

Investment Fee's and Commissions

Should you choose not to take up a plan once it has been proposed to you, a fee of \$150 will be charged to compensate the adviser for work completed.

A fee of \$650.00 plus GST may be charged for all full Investment and Financial Plans. This will be levied on completion and production of our reports. Your adviser will discuss this with you and get your agreement in writing before charging.

No financial adviser fee is charged to you in relation to your KiwiSaver investments or providing you with a KiwiSaver Investment Plan.

Commission on Investment Product

Type of Investment Product	Product Provider	Initial Commission rate (%)	Ongoing Commission rate (%)
Managed Funds	New Zealand funds Management Ltd	Nil	1%

Ongoing commission – this is the ongoing commission payable to your adviser and Hallam Jones Insurance and Superannuation as a percentage (as specified in the table) of the account balance of the client's investment at the end of each month.

Fire and General Fee's and Commissions

Hallam Jones Insurance and Superannuation Ltd may charge you a fee, and charges, for providing financial advice, and for arranging, altering or cancelling your general insurance program. For general insurance placements, Insurance Advisernet New Zealand may also charge an administration fee for processing insurance premiums. If a fee will be charged, you will be advised at the time the financial advice is provided.

In some circumstances we may recommend another service provider to assist us in providing appropriate financial advice. These providers can include property valuers, property surveyors and motor vehicle valuations. These providers will charge a fee for the work they do. We will advise you of any related fees and charges prior to having them commence any work on your behalf.

Hallam Jones Insurance and Superannuation Ltd are paid a commission from the general insurance product provider, when arranging insurance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the insurance premium charged. We may choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

Conflicts of Interest and Commissions or other Incentives

Hallam Jones Insurance and Superannuation has spent many years forging relationships with local and international providers for all our products. The benefits of these relationships are seen every day by giving our clients outstanding choice, competitive pricing and coverage options and policy support services.

Hallam Jones Insurance and Superannuation may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate promotional merchandise and other unquantifiable minor benefits.

We recognise that the above commissions, fees, expenses, and incentives may create conflicts of interests for Hallam Jones Insurance and Superannuation Ltd and your financial adviser. To manage these conflicts, our financial advisers follow an advice process that ensures our recommendations are made on the basis of your financial goals and circumstances. All our financial advisers undergo training about how to manage conflicts of interest. We undertake compliance audits of our financial advisers, and annually audit our conflict of interest compliance framework.

Complaints Process

If you have a problem, concern, or complaint about any part of the service provided; you may contact the internal complaints scheme by telephoning Mark Jones, our primary adviser, on (07) 3483161 or via email to info@hallamjones.co.nz or in writing to Hallam Jones Insurance and Superannuation Ltd at PO Box 1100, Rotorua 3040.

When we receive the 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.

We record and keep all complaints so we can learn and improve our business and client experience. All records are kept confidential per the Privacy Act 2020.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Ltd or our governing body, the Financial Markets Authority, or, for Fire and General Complaints you may contact Insurance Advisernet.

Financial Services Complaints Ltd, the Financial Markets Authority and Insurance Advisernet are independent dispute resolution services that may help investigate or resolve your complaint; if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Ltd at:
Address: P.O.Box 5967, Lambton Quay, Wellington, 6145
Telephone: 0800 347 257
Email: IT@fscl.org.nz
Website: www.fscl.org.nz

Or the Financial Markets Authority at:
Address: Level 5, Ernst & Young Building, 2 Takutai Square, Britomart, Auckland 1143
Mail: Financial Markets Authority, DX Box CX10033, PO Box 106 672 Auckland 1143 New Zealand
Telephone: 0800 347 257
Email: gquestions@fmai.govt.nz
Website: www.fma.govt.nz/contact/

Or Insurance Advisernet
Telephone the Complaints Officer on 0800 524 760,
Email complaints@ianz.co.nz.

Duties Information and Conflict of Interest

Hallam Jones Insurance and Superannuation ensures its financial advisers prioritise their clients' interests above their own by following an advice process which ensures the advisers recommendations are made on the basis of your goals and circumstances. We recognise that the commissions and incentives in the Fees and Expenses section below may create conflicts of interest for Hallam Jones Insurance and Superannuation Ltd and our financial advisers. To manage these conflicts, our financial advisers follow an advice process that ensures their recommendations are made on the basis of your financial goals and circumstances.

All advisers at Hallam Jones Insurance and Superannuation undergo annual training about how to manage conflicts of interest and Hallam Jones undertakes a compliance audit.

Your adviser has duties under the Financial Markets Conduct Act 2013 relating to the way they give advice. They are required to:

- Meet certain standards of competence, knowledge, and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure the advice provided meets your goals and objectives.
- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence, and skill.
- Meet certain standards of ethical behaviour, conduct and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant and relevant laws.
- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading, or incomplete information. You can access the Code of Professional Conduct for Financial Advice Services on <https://www.fma.govt.nz/compliance/guidance-library/code-of-professional-conduct-for-financial-advice-services/>.

Contact Details

Mark Jones FSP No.105083 holds a financial advice provider licence issued by the Financial Markets Authority.

You can contact your adviser at:

Phone: 07 348 3161, Free phone: 0800 404 202

Email: info@hallamjones.co.nz

Physical Address: 1384 Hinemoa Street, Rotorua 3010

Postal Address: Hallam Jones Insurance and Superannuation, PO Box 1100 Rotorua 3010

Website: www.hallamjones.co.nz

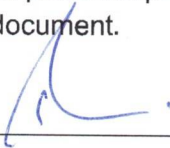
Client Declarations for Provision of Information

- ☐ My/our adviser has explained the nature and scope of advice which we have selected in this document and we agree to proceed as indicated. I/We understand the services being provided are restricted to the scope of service set out above. The services do not include and should not be taken to include tax or legal advice.
- ☐ I/we have read and understood the Duties Information and Conflict of Interest sections of this document. I/we understand our rights when receiving advice and understand how to make a complaint should we feel dissatisfied with the service we receive, or should we feel our rights have been breached.
- ☐ I/we have read, understood, and agree to the Fee's and Expenses section of this document.
- ☐ I/We have read and understood the above Privacy Act December 2020 section.
- ☐ I/We authorise the release to Hallam Jones Insurance & Superannuation Ltd, any personal information about me/us held by a person or organisation now or in the future; so long as it is in connection with financial services being provided by Hallam Jones Ltd. I/We agree that a photocopy of this authority shall be sufficient evidence of my/our consent to such release.
- ☐ I/We acknowledge that as a part of ensuring the adviser maintains industry best practice standards; the adviser's records and procedures including my/our files will be subject to a regular compliance review performed by external reviewers and/or the Regulator.
- ☐ I/We understand it is my/our responsibility to provide to Mark Jones accurate, complete, and all appropriate information related to my/our requested financial advice as stated in this document. This is to allow Mark Jones to have reasonable grounds for making recommendations.
- ☐ I/We understand and accept that Mark Jones and Hallam Jones Insurance & Superannuation Ltd accepts no liability for any advice given on the basis of inaccurate or incomplete information provided by me/us.
- ☐ I/We understand that if I/We do not provide full details of my/our financial position and personal circumstances to Mark Jones; I/we risk receiving advice that may not be appropriate to my/our overall needs and objectives.

Acknowledgment of Scope of Services

I/We acknowledge that I/We have read and understood all the statements above. I/we give permission for Mark Jones to undertake the tasks and processes needed to provide the advice and put in place the product we need, as indicated in the Nature and Scope of Services section of this document.

Signature



Signature

Client Full Name

Ben McCauley

Partner Full Name

Date:

12/11/21 Ben McCauley

Date:

Addendum 1: Product Descriptions

Kiwi Saver and Superannuation Advice

Hallam Jones Insurance and Superannuation Ltd offers Kiwi Saver advice.

We can help with putting Kiwi Saver in place for you, changing over your current Kiwi Saver from another provider, or changing how your Kiwi Saver is invested. Before doing any of this, your adviser will explain the different fund types, how they are invested, their past performances and what the conditions are for withdrawing your Kiwi Saver.

Our main provider is NZ Funds, you can find out more about them on their website:

<https://www.nzfunds.co.nz/InvestmentSolutions/Kiwisaver/>

We can also offer advice on your current Superannuation in New Zealand, Australia and England; regarding options to transfer to your Kiwi Saver or full withdrawal to invest elsewhere.

Investment Advice and Financial Planning

Hallam Jones Insurance and Superannuation Ltd.'s principal adviser, Mark Jones, is able to assist with investment advice and financial planning. If you require investment or financial planning advice, your adviser will refer you to Mark Jones.

RISK Insurance Advice

Hallam Jones Insurance and Superannuation Ltd offers RISK insurance advice. It is important to make sure your insurable RISK is properly covered so that, should you pass away or become too ill to work; you and your family can maintain a comfortable lifestyle.

Should you request advice from Hallam Jones, your adviser will ensure you understand the different types of RISK insurances and work with you to find the correct covers to protect your insurable RISK.

CPI Roundups for RISK Insurance

Hallam Jones Insurance and Superannuation Ltd also offer our clients CPI Roundups on any AMP policies where applicable.

The services being provided are restricted to the scope of service set out above. The services do not include and should not be taken to include tax or legal advice.

Mortgage Advice

Hallam Jones Insurance and Superannuation Ltd offers all forms of mortgage advice and debt consolidations.

Our mortgage advisers will ensure they understand what you need, and they will explain the process needed to meet your financial requirements. Mortgage advice is often tied in with our other products and your adviser will discuss this with you and make sure they have your permission, before putting any other products in place for you; or referring you to another adviser at Hallam Jones Ltd.

Fire and General Insurance Advice

Hallam Jones Insurance and Superannuation Ltd offers Fire and General Insurance for both Domestic and Commercial purposes.

Domestic

Domestic insurance includes house, vehicle, and contents insurances. Hallam Jones Ltd have a dedicated adviser for domestic insurance.

Our domestic adviser will ensure they understand the scope of your needs and clearly explain the process and products which need to be in place to meet your insurable risk regarding domestic Fire and General Insurance.

Commercial

Commercial insurance is for businesses both small and large. Hallam Jones Ltd has a dedicated adviser for commercial insurance.

Our commercial adviser will ensure they understand the scope of your needs and clearly explain the process and products which need to be in place to meet your insurable risk regarding protecting your businesses Fire and General Insurance needs.