

Disclosure Document

Welcome to enable.me

Important information that you might like to know about us before we begin our journey together.

Level 4, 165 The Strand
Parnell, Auckland 1010
Phone: 09 303-1306

Enableme New Zealand Limited (FSP713811),
trading as enable.me
www.enable.me

enable.me
financial strategy & coaching

Licence status and conditions

Enableme New Zealand Limited (FSP713811), trading as enable.me, holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service.

Enable.me Investment Limited (FSP1001368) is authorised by that licence to provide a financial advice service.

Nature and scope of our financial advice

enable.me provides a financial planning service. Our financial advisers will become your financial coach through this journey.

Our programmes include financial advice on strategies to build your wealth, financial management coaching, and cash-flow management. The financial plan is bespoke to each client but usually covers strategies to repay debt, build an investment portfolio, retirement savings plans, effective banking and reducing personal risk through insurance products.

enable.me coaches do not provide advice on which product providers to use. Instead, we refer our clients to specialist financial advisers for the specific product advice and on the most suitable product provider. This includes advice on mortgages, insurance, KiwiSaver, managed funds and direct property investing.

We will only provide advice on products where we have the required competence, knowledge and skill. enable.me is not limited to any one product provider when providing financial advice. If you already have your own financial adviser, we can work with them for this specific advice.

Each financial plan is customised to your situation. Your financial coach will provide you with more detail that describes the specific nature and scope of advice as you work with them to design the right plan for you.

Once the plan has been agreed, our role is to help you implement your financial plan and keep on track to achieve your goals and objectives.

Our duties

enable.me's coaches and anyone who gives financial advice on our behalf have 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 as 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>.

The Code of Conduct standards can be viewed here: <https://financialadvicecode.govt.nz/>

Fees, expenses or other amounts payable for our financial advice

We feel it's important you understand how we charge for our financial plan and ongoing advice.

enable.me operates on a fee-for-service model. We charge a fee to prepare the financial plan and for any financial advice provided to a client.

Initial Consultation

There is an initial consultation fee for the preparation and assessment of your situation, the cost of which is discussed with you and agreed prior to the first meeting. The initial consultation fee is \$400 (including GST) – unless discounted for a promotional campaign offer – and is payable by the client 7 days after the invoice is issued.

Programme Fee

If you choose to work with us on one of our programmes, we will prepare a programme recommendation and plan that is suitable for you and provide you with the fee for that programme. The cost of a programme ranges from approximately \$2,500 - \$12,000 (including GST). This fee will be payable by the client 4 weeks after the invoice is issued.

Early payment discount or payment terms can be agreed.

When we refer you to external financial advisers for specialist product advice such as mortgage and insurance, they may be eligible to receive commission, bonuses, and non-monetary payments from Product Providers in relation to the sale of such products. Where these apply, they will be disclosed by those advisers to you as part of their disclosure.

The final cost for a client depends on each individual's situation, the programme you select and the services you require.

How we manage any conflicts of interest or other incentives

We work with several specialist companies whose advisers will help you find the most suitable product provider and products to suit your financial plan. These include AdviceFirst, Squirrel Mortgages and Momentum Realty.

You are under no obligation to use these advisers; we can work with your existing financial adviser if you choose. If you do use one of the companies listed above then enable.me may receive an introduction fee, referral fee or commission split payment from them.

Momentum Realty Ltd - a real estate agency created to help clients find their perfect investment property - is owned by The Financial Fitness Group (Global) Limited (TFFGG) who also own enable.me. If you ultimately purchase a property via Momentum Realty, enable.me will be paid a referral fee.

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

All our financial advisers undergo annual training about how to manage conflicts of interest.

We also undertake an independent compliance audit and review of our compliance programme annually by a reputable compliance consultancy firm.

Internal complaints process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means: in writing, by telephone or by email. Here are our contact details:

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| Company Name | enable.me |
| Attention | The Complaints Officer |
| Address | Level 4, 165 The Strand, Parnell, Auckland |
| Telephone | 09 303-1306 |
| Email address | complaints@enable.me |
| Website | www.enable.me |

Our complaint handling process

When we receive a complaint, we will handle it in accordance with 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 15 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.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external dispute resolution scheme. This service, which is free and independent, may help investigate or resolve the complaint.

We are a member of Financial Services Complaints Limited's approved dispute resolution scheme. You can contact Financial Services Complaints Limited at:

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|----------------|--|
| Company Name | Financial Services Complaints Limited |
| Address | Level 4, Sybase House, 101 Lambton Quay, Wellington 6011 |
| Postal Address | P O Box 5967, Wellington 6140 |
| Telephone | 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand) |
| Email address | complaints@fscl.org.nz |
| Website | http://www.fscl.org.nz/ |

Contact Details

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