

It is important that you read this information

It will help you make an informed decision whether MJT Limited and our advisers' financial advice and products are suitable for your needs and whether to seek, follow or accept the financial advice offered by us.

Who we are

MJT Limited (MJT) holds a Full Financial Advice Providers (FAP) licence issued by the Financial Markets Authority to provide financial advice.

Financial Advice Provider	MJT Limited (FSP – 36603)
Contact Details	Level 1, 2A Pacific Rise, Mt Wellington PO Box 128167, Auckland, 1541
Phone	0800 55 22 22 or 09 578 2222
Mobile	Matt – 021 2888 030
Email	matt@omniinsurance.co.nz
Website	www.omniinsurance.co.nz

Our registration can be viewed on the Financial Service Providers Register by going to their website and searching our FSP number 36603.

As a FAP we have Standard Conditions on our license. These conditions are not specific to MJT and does not limit or restrict the advice that may be given by us.

What financial advice we can provide to you

MJT is committed to providing our clients with good financial advice that is suitable for our client's needs. Our advisers are restricted to only providing financial advice on the following products:

- Personal Life Risk Insurance products, including (but not limited to) life, trauma, disability and medical insurance; and
- Business Life Risk Insurance products, including (but not limited to) key person risk, life, trauma, disability and group medical insurance.

The insurance product providers we use are insurance businesses in New Zealand that are licensed by the Reserve Bank under section 19 of The Insurance (Prudential Supervisor) Act 2010. The insurers must have a financial strength rating from an approved rating agency.

MJT has decided to only engage with insurance product providers that have financial strength ratings with a minimum of B+ and above. You will be provided with current ratings for the insurers when we provide your recommendations to you.

Conflicts of Interest

To ensure that we and our advisers prioritise your interests above our own, we follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances. Your interests are our priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding for the purposes of attending conferences and professional development training. We also receive remuneration from product providers such as commissions as described below.

Our advisers complete annual and ongoing training about how to manage conflicts of interests and a register is maintained. We monitor this register and provide additional training where necessary. We perform an annual review of our compliance programme.

Our Financial Advisers duties

MJT, 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 and abide 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).

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
- Meet standards of ethical behaviour, conduct and client care

How we are remunerated

If you decide to take out policies on any Personal or Business Life Risk Insurance products, we may be paid commission from the product provider as follows:

- Initial commission – between 0% to 150% of the annualised premium
- Ongoing commission – between 0% to 30% of the annualised premium for the life of the policy

The amount of commission received by us depends on which insurance company and which insurance policy you purchase.

We do not charge fees or receive any commission or other incentives for giving financial advice that is not acted upon.

What to do if things go wrong

At MJT, we are committed to ensuring that your needs are at the forefront of what we do and that we perform our services with reasonable care, skill, and integrity. We always treat clients fairly; however, we recognize that things can go wrong and when they do we must identify and correct any mistakes as quickly and efficiently as possible.

If you have any complaint in respect to the products or services provided by MJT, we want to hear about it so that we can investigate your concerns quickly and fairly and work with you for an early resolution.

Please follow this link to see our Complaints Process: <https://www.omniinsurance.co.nz/about-us/complaints-process>.

What to do if you are not satisfied after making a complaint

We recognise that sometimes it is not possible to resolve a complaint by agreement. If you are not satisfied with our suggested resolution, then you may refer the matter to **Financial Services Complaints Limited (FSCL)** – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial service Providers (Registration and Disputes Resolution) Act 2008. **There is no cost to you to use FSCL's services.**

You can contact FSCL at:

Postal Address	P O Box 5967, Wellington 6145
Email	info@fscl.org.nz
Telephone	0800 347 257
Website	http://www.fscl.org.nz/
How to make a complaint with FSCL	http://www.fscl.org.nz/complaints/how-make-complaint

Please note that before FSCL can investigate your complaint, they do require you to have first provided us with the opportunity to address your complaint.

Our Regulators

The Financial Markets Authority (FMA) issued our licence and regulates us. You can report information about us to the Financial Markets Authority at: <https://www.fma.govt.nz/contact/> or email questions@fma.govt.nz but if you want to complain about us or our Financial Advisers please refer to the section **What to do if things go wrong** and **What to do if you are not satisfied after making a complaint**.