



Disclosure Statement (**Registered Financial Adviser**)

Name of financial adviser : Sarah Bayley
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It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser.

I can give you advice about:

- Money Management (Household budgeting)
- Mortgage Management
- Consumer credit contracts (including credit cards)

I can refer you to Echelon Advisers Ltd who will give you advice about:

- Risk Insurance products (including life, income protection, trauma, health).

What should you do if something goes wrong?

Complaint Scheme - Internal

If you have a problem, concern, or complaint about any part of my service, please contact me directly via phone or email. Alternately you can contact my franchisor, enableMe NZ Ltd, via phone or email, 09 303 1306 or info@enableme.co.nz. They will determine the most appropriate person to respond, who will then address your concerns.

Complaint Scheme - External

If an agreement cannot be reached or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at:

Address : PO Box 5967, Lambton Quay, Wellington 6145
Telephone number : Call Free 0800 347 257 or 04 472 FSCL (04 472 3725)
Email address : info@fscl.org.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the internal dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration

I, Sarah Bayley, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the [Financial Advisers Act 2008](#) and the Financial Advisers (Disclosure) Regulations 2010.

Signed