

# Disclosure Statement (financial adviser)

Name of financial adviser: Melinda Kassim  
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This disclosure statement was prepared on 2 February 2018:

## 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 #390526.

I can give you advice in regards to risk related Life Insurance (Category 2 Product).

## What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by phoning Bruce Davidson or Steve Hurley on 06 378 2819 or email [bruce@northco.co.nz](mailto:bruce@northco.co.nz) or [steve@northco.co.nz](mailto:steve@northco.co.nz) or by writing to the above address.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the below Services. This service will cost you nothing, and will help us to resolve any disagreements.

You can contact Financial Services Complaints Limited, at  
Address: PO Box 5967, Lambton Quay, Wellington, 6145  
Telephone number: 0800 347 257  
Email address: [info@fscl.org.nz](mailto: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 dispute resolution procedures described above under “**What should you do if something goes wrong?**.”

## Declaration

I, Melinda Kassim, 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 by Adviser:**