

Disclosure Statement for Steve David Alan McGowan Mortgage & Insurance Adviser at ADVOCO Mortgages and Insurance Limited

email: steve.mcgowan@advoco.co.nz | phone: 09-476 9199 | mobile: 021 675939 | fax: 09-476 1222
postal address: PO Box 300-223, Albany 0752, North Shore, Auckland | web: www.advoco.co.nz

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 category 2 financial products such as mortgages, home loans, commercial property mortgages, non bank mortgages, interest rates, mortgage structure, term life insurance, mortgage protection, health insurance, trauma insurance, business insurance and fire & general insurance.

I am a specialist Mortgage Broker and Personal Risk Adviser and can provide you advice as well as transactional services relating to mortgages, life insurance, disability and medical insurance.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning 09-476 9199, by email steve.mcgowan@advoco.co.nz, or in writing to PO Box 300-223, Albany 0752, North Shore, Auckland.

If we cannot agree on how to resolve the issue, 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 by emailing info@fscl.org.nz, calling Financial Services Complaints Limited on 0800 347 257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

How am I regulated by the Government?

You can check that I am a Registered Financial Adviser (FSP# 79541) at <http://www.fspr.govt.nz>. The Financial Markets Authority (FMA) 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, Steve David Alan McGowan 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:

