

Public Disclosure

FAP Name: EW GROUP LIMITED

FSP Number: FSP1010052

Publicly Available Information

Important information about our business

EW GROUP LIMITED (FSP1010052) holds a **full Class 2 Financial Advice Provider** licence issued by the **Financial Markets Authority (FMA)** to provide financial advice services. Our licence was granted on 20 August 2025.

Our office contact details:

Address: Level 11, Tower 2, 205 Queen Street, Auckland Central, Auckland, 1010

Phone: +64 9 216 2988

Email: info@ewfinance.co.nz

Website: www.ewfinance.co.nz

Nature and Scope of financial advice services

Our Services

- Residential Mortgages (including first home, refinancing, and investment properties)
- Commercial & Development Finance
- Comprehensive Insurance Advice (Personal and Business)

Products we can provide financial advice about

- Loans including mortgages and reverse mortgages
- Personal and Group insurance such as House and Contents Insurance.
- Commercial Insurance (including Commercial Property, Construction All Risk, Professional Indemnity)

Product providers we might recommend

- ANZ
- ASB
- Westpac
- BNZ

Our fees

For Regulated Financial Advice (e.g., Mortgages and Insurance) :

We don't charge our clients fees, expenses or anything else directly for the financial advice we provide.

For Other Services (e.g., Non-Regulated Commercial Finance):

For other services, such as facilitating non-regulated commercial or development loans, a fee may be charged. This fee, often referred to as a brokerage fee, will be based on the complexity and nature of the work involved.

The specific fee amount or calculation method will be discussed and agreed upon with you in writing before we proceed with any service for which a fee applies. You will receive a clear confirmation of any fee before you commit to proceeding.

Commissions

For services in relation to insurance/ investments/ loan products, commissions may be paid by the product provider as follows:

Initial Commission	A percentage of the value of your investment contributions, loan balance, or insurance premiums;
Ongoing Commission	A percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Our Commitment to Your Interests:

EW Finance's financial advisers are salaried employees. While we receive commissions from product providers as outlined above, our advisers' remuneration is structured to prioritise your interests and the quality of advice, rather than being based solely on sales volumes.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

We receive commissions from the lenders and insurers we place business with. The amount of commission varies between product providers, which can create an incentive to place business with a provider who offers higher commission.

We have formalised strategic partnerships with major real estate groups. These partnerships are a significant source of client referrals to our business.

From time to time, our product providers may assist us with funding for conferences and professional development training. We may also receive benefits such as a discounted CRM system or subsidised training for our advisers.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is **Christin (Hyunju) Shin** who can be reached via email at **[christin@ewfinance.co.nz]** or **[+64 21 722 888]**. **Christin (Hyunju) Shin** will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. All complaints are logged in our system, detailing their nature and specifics.
2. If unresolved within 2 working days, we will issue a formal written acknowledgement of your complaint.
3. We will conduct an initial review, clarify the details of the complaint, and understand your desired resolution.
4. If the complaint relates to a product provider (e.g., a bank), we will notify them of the complaint within 2 working days.

5. We will evaluate the situation and propose a resolution to you.
6. If a resolution cannot be reached, we will inform you of your right to escalate the complaint to our external dispute resolution scheme.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: **Insurance & Financial Services Ombudsman Scheme (IFSO)**. This service will cost you nothing, and will help us resolve any complaints.

You can contact **IFSO** at:

Address: Level 2, Solnet House, 70 The Terrace, Wellington 6143

Phone number: 0800 888 202

Email address: info@ifso.nz