

Primary Disclosure Statement (Registered Financial Adviser)

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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 Consumer Credit Contracts (including Mortgages and Personal Loans), and personal insurance products including Fire and General Insurance products.

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 that I can try to fix the problem. You may contact the internal complaints scheme by contacting Moneykart Limited by telephone on 09 8277887 by email on rajesh104@moneykart.co.nz or in writing to Moneykart Limited, 8, Dainton Place, New Lynn, Auckland 0600. If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Disputes Resolution Service (FDRS). This service will cost you nothing, and will help us resolve any disagreements. You can contact FDRS at:

Address: 142 Lambton Quay Wellington, City, Wellington 6011
Telephone number: Call Free 0508 337 337
Email address: enquiries@fdrs.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, Rajesh Krishnamurthy 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
Rajesh Krishnamurthy