

FINANCIAL ADVISER DISCLOSURE STATEMENT

Who am I?

Name of financial adviser: REBECCA ANN BROWNE FSP1004520
Engaging Financial Advice Provider(s): Greenlight Insurance Brokers Limited (FSP35808)
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It is important that you read this information

It will help you (the client) make an informed decision whether I, as a financial adviser that gives advice for products, am suitable for your needs and whether to seek, follow or accept the financial advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of adviser am I?

I am a registered financial adviser that gives advice on behalf of Greenlight Insurance Brokers Limited, who is a Financial Advice Provider licensed by the Financial Market Authority of New Zealand (FMA). The Financial Services Legislation Amendment Act 2019 requires Greenlight Insurance Brokers Limited to hold a current license for our financial advisers to provide financial advice services to our clients. To view my registration and Greenlight Insurance Brokers Limited's license, go to the [Financial Service Providers Register](#) and search for our Financial Service Provider (FSP) numbers.

As a registered financial adviser I have standard conditions on my registration license, these conditions are not specific to any registered financial adviser and does not limit or restrict advice that may be given.

What financial advice can I provide to you?

I can give financial advice on fire & general insurance products for commercial and domestic clients.

Our Insurance product providers (insurers) are insurance businesses in New Zealand that are licensed by the Reserve Bank of New Zealand (RBNZ) under Section 19 of the Insurance (Prudential Supervisor) Act 2010. The insurers have a financial strength rating from an approved rating agency. You can [view the list](#) of currently licensed insurers and their financial strength ratings on the Reserve Bank's website.

We may also place your business with insurers in an overseas territory or jurisdiction in the rare event where there is no capacity to place the relevant risk in the New Zealand insurance market.

Greenlight Insurance Brokers Limited's insurance product providers are required to have financial strength ratings with a minimum Standard and Poor's rating of A- or above (or the equivalent from any other rating agency approved by the RBNZ). When you receive a quote from us you will be supplied the current strength ratings for the product providers that we have quoted for. If you accept the financial advice, we will supply a current rating for the product provider that you have selected. Please note that on extremely rare occasions we may need to obtain terms with an insurer with a rating less than A-, however we will make you aware if this situation occurs and only proceed further if we have your written confirmation to place cover.

Limitations and restrictions

Greenlight Insurance Brokers Limited is committed to providing our clients with good financial advice that is suitable for our client's needs. We only provide financial advice on fire & general insurance products.

What fees do we charge?

Greenlight Insurance Brokers Limited may charge clients fees for financial advice. We will tell you what the fee is before you accept any advice from Greenlight Insurance Brokers Limited or our financial advisers. Greenlight Insurance Brokers Limited will charge fees that are payable by you when our advice is followed, accepted and the insurance policy is purchased. The fees we charge are for our service, placement, implementation, administration and claims handling of the insurance policies that you choose to accept and purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

The fees are payable by you and are due upon receipt of the relevant invoice(s).

How do we act with Integrity?

I follow an advice process that ensures recommendations are made on the basis of your individual circumstances and risk profile. I complete ongoing training about how to manage conflict of interests and a register of interests is maintained by Greenlight Insurance Brokers Limited, who monitors these registers and provides additional training where necessary. Greenlight Insurance Brokers Limited performs an annual review of their compliance programme.

You should be aware there are potential conflicts of interest that you may need to take into consideration when you decide to seek and accept financial advice from me. I will make you aware of any conflicts when giving advice.

How do we get paid for the financial advice and Products that we provide to you?

Greenlight Insurance Brokers Limited and I do not receive any commission (also referred to as brokerage) or other incentives for giving financial advice. Greenlight Insurance Brokers Limited does receive commission when the client accepts our financial advice and purchases an insurance policy. The commission is paid by the insurer for the insurance business on each insurance policy that the client purchases. The commission paid to Greenlight Insurance Brokers Limited can be between the range of 0-30% of the insurer portion (total premium of the insurance policy less government levies and taxes).

I receive an annual salary that may include bonuses based on client service performance and achievement of company goals.

NZbrokers Management Limited

Greenlight Insurance Brokers Limited is a member of the NZbrokers group, which provides services such as IT, education, training, technical insurance product and claims support and group member benefits to us. When a client accepts our financial advice as their financial adviser and purchases a policy NZbrokers may receive a service fee or technology fee from the insurer.

How can you depend on the Advice you receive?

I have not been subject to any reliability events that would influence you in deciding whether to seek or obtain advice from me as your financial adviser.

How to make a Complaint

If you have a problem, concerns, or you are dissatisfied with either a product or financial advice service that have been provided by Greenlight Insurance Brokers Limited or myself and you require action to be taken, please tell us so that we can help and fix the issue. To make a complaint please follow this [link](#) which will give details on our Complaints Process and how to make a complaint.

If a complaint is received Greenlight Insurance Brokers Limited will approach all complaints with an open mind, listen, and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and make every attempt to resolve your

complaint in a timely manner, with escalation as necessary to Senior Management or the Complaints Officer.

You will receive a written decision, remedies and resolution as soon as practicable after we have decided the outcome.

What to do if you are not satisfied after making a Complaint

If you feel your complaint is not resolved to your satisfaction using our Complaints Process, you can contact Financial Services Complaints Limited – A Financial Ombudsman Service (FSCL), a dispute resolution scheme of which we are a member. This service costs you nothing and is independent service that will help investigate or resolve the complaint. Information on how to make a complaint to FSCL can be found on their website.

You can contact FSCL at: info@fscl.org.nz
P.O. Box 5967, Wellington 6145
0800 347 257
www.fscl.org.nz

What are my duties as a financial adviser?

As a financial adviser I give financial advice to clients on Greenlight Insurance Brokers Limited's behalf.

When giving advice I must:

- Hold a Level 5 New Zealand Certificate in Financial Services or recognised equivalent qualification;
- Maintain competence, knowledge and skills for giving financial advice by completing continuing professional development;
- Abide by the Code of Professional Conduct for Financial Services, particularly the standards around ethical behaviour, good conduct, and client care;
- Listen to the client carefully to discover their needs;
- Recommend products or services that meet the client's needs and explain why;
- Provide clear and concise communication;
- Protect client information; and
- Give priority to the client's interests when giving financial advice.

Who licenses and regulates us?

The Financial Markets Authority (FMA). You can [report](#) information about us to the [Financial Markets Authority](#), but if you want to complain you should use our dispute resolution procedures described under [How to make a Complaint?](#) in this document.

THIS DISCLOSURE STATEMENT IS EFFECTIVE FROM: 19 FEBRUARY 2026