



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 authorized, financial adviser. I can give you advice about all financial products, provided that advice does not take your personal circumstances into this account. In particular, I specialize in credit contracts and General contracts. I am trained under Responsible Lending Code, the lender responsibility principles introduced by the credit contracts and consumer Finance Amendment Act 2014 and The Anti-Money Laundering and Countering Financing of Terrorism Regulations 2011 introduced by Department of Internal Affairs. Prior to this, I was working with ANZ & The Heartland Bank for more than 3 years and had 7 years' experience in Customer Experience and Banking field. So I will be utilizing my skills to get my clients best Interest rates for Asset Finance, Business Loans and provide better advice for General/Risk Insurance Kiwisaver & Wealth Builder cover suited best to their requirement.

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 **+64225060010**, by **complaints@financebloom.nz**, or in writing to **Office 4, First Floor, 377 New North Road, Kigsland, Auckland 1021**. If we cannot agree on how to resolve the issue, you can contact Financial Dispute Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements. You can contact **FDRS** by emailing **enquiries@fdrs.org.nz**, calling **FDRS** on **0508 337 337**, or in writing to **Freepost 23107 PO Box 2272 Wellington 6145**.

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, **Aditya Bhardwaj**, 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: _____

Date: ____/____/____

This Disclosure Statement, (version 1), was prepared on 01-07-2020.