



COMPANY SPOTLIGHT

UPDATED JUNE 2022



Triple M Group Limited
(**FSP494486**, trading as
Money Empire) holds
a transitional licence
issued by the Financial
Markets Authority to
provide financial advice.

LICENSING INFORMATION

The following advisers are employed by Money Empire
and are authorised to give financial advice.

Goran Loncar (FSP324066)

Isa Nacewa (FSP631229)

Lisa Barton (FSP482787)

Neve Jervis (FSP1002106)

Mike Yee (FSP572827)

Cam Barrett (FSP1003001)

CONTACT DETAILS

Triple M Group Limited (FSP494486 trading as Money Empire)
is the Financial Advice Provider.

☎ 09 361 0050

✉ info@moneyempire.co.nz

📍 QB 13, Level 1, 208 Ponsonby Road, Ponsonby AKL 1011

@ www.moneyempire.co.nz



Money Empire provides advice to our clients about their mortgages, life insurance and health insurance. Our financial advisers provide financial advice in relation to these financial advice products.

INFO@MONEYEMPIRE.CO.NZ

TRIPLE M GROUP LIMITED (FSP494486) TRADING AS MONEY EMPIRE

PROVIDER INFO

We only provide financial advice about products from certain providers.

For mortgages we work with 14 lenders:

ANZ, ASB, BNZ, Westpac, SBS, The Cooperative Bank, ASAP Property Finance Specialists, Avanti Finance, Cressida Capital, DBR, First Mortgage Trust, Liberty Financial, Resimac, and Select.

For life and health insurance we work with 4 companies:

AIA, Cigna, Partners Life and NIB.

For fire and general, we work with AON Brokerage insured via Vero.

In providing you with financial advice via way of insurance, we will only consider existing term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.



INFO@MONEYEMPIRE.CO.NZ

TRIPLE M GROUP LIMITED (FSP494486) TRADING AS MONEY EMPIRE

Money Empire and our advisers will only place a client at a lender or insurance provider that is best suited to their individual needs and requirements.

DECLARATION

Money Empire receives commissions from the providers whose products we give financial advice (insurers and lenders). If you decide to take out insurance or a mortgage, the provider will pay a commission to Money Empire. The amount of commission is based on the amount of the premium or mortgage.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers or other incentives.

Money Empire and our advisers will only place a client at a lender or insurance provider that is best suited to their individual needs and requirements. We hold a stringent internal process that creates a detailed understanding of a client's needs, objectives, goals and requirements. Our Senior Management Team are responsible for ensuring our team are up to date with all changes in lending and product wordings to ensure the clients needs are placed above any incentives. We maintain a register of conflicts of interests, which includes gifts and incentives we receive.



MONEY EMPIRE FINANCIAL FRAMEWORK

Money Empire may charge a fee for implementing the financial advice we present in our Financial Framework. If a fee is payable, it will be quoted and advised before the work is performed. If such a fee is charged, it may range between \$1,000 - \$3,000 (gst inclusive).



INFO@MONEYEMPIRE.CO.NZ

TRIPLE M GROUP LIMITED (FSP494486) TRADING AS MONEY EMPIRE

If you are not satisfied with our financial advice service, you can make a complaint by emailing info@moneyempire.co.nz, or by calling 09 361 0050.

COMPLAINTS PROCESS

If you are not satisfied with our financial advice service, you can make a complaint by emailing info@moneyempire.co.nz, or by calling 09 361 0050. You can also write to us at: QB11, Level 1, 208 Ponsonby Road, Ponsonby Auckland 1011.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited. Financial Services Complaints Limited provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited by emailing complaints@fscl.org.nz, or by calling: 0800 347 257. You can also write to them at: PO Box 5967 Wellington 6140.



Money Empire, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

INFO@MONEYEMPIRE.CO.NZ

TRIPLE M GROUP LIMITED (FSP494486) TRADING AS MONEY EMPIRE

FINANCIAL DUTIES

Money Empire, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- Exercise care, diligence, and skill in providing you with advice
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

CONFLICTS OF INTEREST

If we identify that you have a need for property management or purchasing a residential property our advisers may refer you to Property Empire or Development Empire. We don't receive any commissions or referral fees from Property Empire or Development Empire where a client has been introduced. However, Kayne Wahlstrom has shareholding interests in both Property Empire and Development Empire while also being a director of these companies. Kayne may therefore receive shareholder dividends which are based, indirectly, on the profitability of either of these companies.

Our advisers manage the potential conflicts arising from this interest by disclosing upfront to the client and recording this in a conflicts of interests register. Our advisers follow a strong advice process to ensure that they understand our client's needs and goals and that their recommendations, or any referrals, meet their requirements.



www.moneyempire.co.nz