

Tanta Company Disclosure Information



The information in this disclosure statement provides you with an overview of Tanta Financial Advisers, our duties & obligations to you, our fees and how we manage any complaints received.

License Status and Conditions

Tanta Financial Advisers holds a Transitional License issued by the Financial Markets Authority to provide Financial Advice.

Transitional Financial Advice Provider licence by TANTA LIMITED (FSP736931)

Our License is subject to us meeting the following conditions:

- Maintaining adequate records in relation to the Financial Advice we give our clients.
- Having an internal process for resolving client complaints relating to any financial advice we give them.

Nature and Scope of Advice

Tanta Financial Advisers provide advice for our client in relation to Kiwisaver fund provider and fund provider choice, Life & Medical Insurance & Mortgage Advice Services.

Life & Medical Insurance – Our Financial Advisers provide financial advice to clients in relation to Personal and Business insurance, such as Life Cover, Trauma Cover, Permanent Disability Cover, Income Protection and Mortgage Protection, Medical Cover, Shareholder Protection Cover, Key Person Cover and Debt protection products.

When providing advice to our clients we access a broad range of Life and Medical Insurance Products from various insurance providers in the New Zealand Market.

Mortgage Advisory Services – Our Financial Advisers provide Mortgage advice services for clients in relation to such activities as purchasing their first home, purchasing investments properties, commercial lending and more. These services involve such duties as refinancing mortgages from one bank to another, bridging finance, mortgage top up and helping clients refix their expiry fixed terms. Our main roles include securing lending facilities and educating clients on how to structure their lending.

When providing advice, we access a wide range of finance companies and lenders.

We do not provide advice on Commercial Insurance, Investment funds, (other than Kiwisaver funds) Estate planning, or Tax advice. You will need to consult a specialist if you would like advice on these products.

Fees or Expenses

Tanta Financial Advisers may charge you a fee for implementing and/or reviewing the advice provided to you after engaging our services.

Tanta Financial Advisers may charge you a fee, and charges, for providing financial advice and for arranging, amending or cancelling your insurance or lending requirements. We will never charge any fees in relation to Kiwisaver fund advice.

In some circumstances it may be recommended that another service provider should assist you to help with the overall advice provided. These may include but are not limited to the following entities. Solicitors, Property Valuers, Commercial Insurance, Accountants etc. These providers will charge a fee for their services and you will be billed from them directly. We will not bill you on their behalf.

Conflicts of Interest

Tanta Financial Advisers have well established relationships with lending institutions, Insurance companies and Kiwisaver providers. The benefit of these relationships is we are able to give our clients access to a wide variety of options across their financial needs, competitive pricing and a variety of options for product offerings.

Tanta Financial Advisers receive commission from Lending Institutions, Insurance companies and Kiwisaver providers when we place a client with their business for services requested.

The amount of commission received varies as it is calculated as a percentage of the insurance premium, a percentage of the lending requested or a percentage of the size of a Kiwisaver fund balance. Excluding Government levies, policy fees and GST.

Tanta Financial may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate or promotional merchandise and other unquantifiable, typically minor benefits.

We recognise that the above commissions and additional benefits may create conflicts of interest between the advice that is best suited for our clients and the outcomes for our financial advisers. To mitigate these conflicts of interest our financial advisers follow an advice process that ensures our recommendations are based on your financial circumstances and needs.

All our financial advisers undergo training on how to manage any conflicts of interest. We undertake external compliance audits and reviews of our compliance programme annually.

Complaints Handling and Dispute Resolution

If you are not satisfied with the service provided by anyone from Tanta Financial Advisers please contact your Financial Adviser or you can email support@tanta.co.nz

Tanta Financial Adviser's complaints officer will formally acknowledge your complaint in writing and will endeavour to help resolve any issues you have in a fair and timely manner.

Duties Information

Tanta Financial Advisers and anyone who gives advice on our behalf, have duties under the financial Markets Conduct Act 2013 relating to the ways that any advice is given.

Our philosophy is to empower our clients to make informed decisions because we provide access to information that allows them to do so. This all stems from our core principles of Honesty, Transparency, Accountability and Reliability.

We are bound by duties under the Financial Markets Conduct Act 2013 (Act),

We are required to:

- Meet certain standards of competence, knowledge and skill, as set out by the code of professional conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of the advice we give you and let you know if there are any limitations on the advice we provide. This will help to ensure that the advice provided meets your goals and objectives.
- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence and skill.
- Meet certain standards of ethical behaviour, conduct and client care as is required by the code of conduct. These are designed to ensure that we treat you as you should be treated and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.
- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information.

You can access the code of professional conduct for Financial Advice services [Here](#)

Contact Details

Tanta Financial Advisers: TANTA LIMITED (FSP736931)

You can contact us at support@tanta.co.nz

Address: Level 3 Partners Life House, 33-45 Hurstmere Road, Auckland 0622

Should you wish to contact one of our financial Advisers directly, please click [Here](#)