



FINANCIAL ADVICE

TOHUTOHU AHUMONI

Provider Statement

Effective 30 June 2025

As part of our identity, Kiwibank worked with multi-disciplinary Māori artist Tristan Marler (Manawa Tapu) to design a set of tohu (cultural motifs or symbols) that represent attributes of our brand and of a thriving community.

Kia Manaaki - Show Heart and uses the Pātiki tohu. Pātiki communicates balance between people and environment to produce a thriving, resilient community that can manaaki, or care, for others.

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How Kiwibank is regulated

Kiwibank Limited ("**Kiwibank**") is registered as a financial service provider under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. You can check the details of our registration (number 19941) on the Financial Service Providers Register at business.govt.nz/fsp.

Kiwibank is a registered bank under the Reserve Bank of New Zealand Act 1989 and supervised for that purpose by the Reserve Bank of New Zealand.

Kiwibank is licenced and regulated as a Financial Advice Provider ("**FAP**") by the Financial Markets Authority, in respect of our financial adviser services.

From the Financial Markets Authority (fma.govt.nz) you can:

- find out general information about FAPs and Nominated Representatives, and;
- report information about Kiwibank or our Nominated Representatives.

Kiwibank's financial obligations

Being licenced under the Financial Markets Conduct Act 2013 (the "**Act**"), Kiwibank Nominated Representatives ("**Kiwibank Representatives**") are appropriately trained to provide financial advice about our products and they are bound by the duties set out in the Act.

As a FAP, Kiwibank takes responsibility for adviser services provided by our Kiwibank Representatives. Kiwibank is responsible for ensuring that our Kiwibank Representatives meet the regulatory standards as set out in the Act, including:

- meeting the standards of ethical behaviour and conduct as well as competence, knowledge and skill in the code of professional conduct;
- not making false or misleading statements or omissions;
- giving priority to your interests; and
- exercising care, diligence, and skill when providing financial advice to you.

Our products and services

Financial advice is where our Kiwibank Representatives provide you with recommendations or opinions about acquiring or disposing of a financial product.

Kiwibank Representatives will only provide you with financial advice about the Kiwibank products listed on page 3.

Kiwibank staff are able to provide referrals for a limited number of products and services from select providers (also known as **“Partners”**), being:

- Fisher Funds KiwiSaver Plan, Fisher Funds Managed Funds and the Private Portfolio Service issued and provided by Fisher Funds Management Limited.
- Life & Living Insurance provided by nib nz limited.
- House, contents, car and specialist insurance options provided by Tower Limited.

However, Kiwibank Representatives can't provide advice on these products and services.

No fees are charged for financial advice provided by Kiwibank Representatives. However, Kiwibank may receive payment from our Partners if you take up one of their products or services, as below:

- The Fisher Funds KiwiSaver Plan, Fisher Funds Managed Funds or the Private Portfolio Service: we may receive a payment if you join any of these products or this service.
- Life & Living Insurance: we may receive a payment if your application is accepted.
- House, contents, car and specialist insurance options: we may receive a net percentage of the relevant premium.



Remuneration for Kiwibank Representatives is made up of fixed pay (base salary and superannuation) and nominal rewards may be available from time to time, such as:

- small discretionary bonuses based only on delivery of role expectations, including customer experience and meeting our good customer outcome requirements, or
- small prizes or non-monetary incentives for an employee or a team in relation to achieving certain (non-sale based) deliverables, compliance or quality standards.

Kiwibank doesn't have any sales-based incentives. Kiwibank considers that its remuneration structure and payments from Partners don't influence the advice provided to customers by Kiwibank Representatives through personal communications or online tools.

The products that our Kiwibank Representatives can give advice on include:

- Savings and transaction accounts
- Term deposits and PIE products
- Overdrafts
- Credit cards
- Home loans
- Business banking products.

The products Kiwibank Representatives can provide general information on, assist with applications or provide referrals for, are:

- House, contents, car and specialist insurance options
- Life & Living Insurance
- The Fisher Funds KiwiSaver Plan, Fisher Funds Managed Funds and the Private Portfolio Service.

Kiwibank Representatives don't provide comparison advice on non-Kiwibank products. Kiwibank Representatives may utilise digital tools to support the general nature of advice. Where an individual Kiwibank Representative isn't trained on a product, they'll refer you to a colleague able to give advice on that product. Where the product is provided by a Partner, we will refer you to them for direct financial advice.

There may be certain products that aren't part of the Kiwibank group offerings that may be better suited to meet your financial goals and needs. Before making the decision to switch, you should consider the implications of switching, including any differences in terms and conditions, any fees or costs, product coverage and risk.

Information about Kiwibank's products and a copy of the Bank's Disclosure Statement are available on our website at [Kiwibank.co.nz/legal-documents](https://kiwibank.co.nz/legal-documents).

Units in the Kiwibank PIE Online Call Fund, the Kiwibank PIE Term Deposit Fund and Kiwibank Notice Saver are distributed by Kiwibank and are issued by Kiwibank Investment Management Limited. Terms and conditions for each of these funds are available from your nearest Kiwibank or at [Kiwibank.co.nz](https://kiwibank.co.nz).



What we do about complaints

If you aren't happy with the advice you received, please contact the Complaints Manager using the details set out in the following page. If your issue can't be resolved this way, you may refer it to the Banking Ombudsman for their review.

Kiwibank is a member of the Banking Ombudsman Dispute Resolution Scheme which is an approved scheme under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. The Banking Ombudsman provides free independent help to resolve disagreements between members of the Banking Ombudsman Scheme and their customers. Banking Ombudsman brochures are available at your nearest Kiwibank. The contact details for the Banking Ombudsman are below.

BANKING OMBUDSMAN

Physical address:

Office of the Banking Ombudsman,
Level 5, Huddart Parker Building,
1 Post Office Square
Wellington 6011

Postal address:

Office of the Banking Ombudsman
Freepost 218002
PO Box 25327
Wellington 6146

Phone numbers:

0800 805 950 and
+64 4 915 0400 (overseas)

Email: bankomb.org.nz/contact-us

Website: bankomb.org.nz

Contact details

Kiwibank

Physical address:

Kiwibank Limited, Level 9,
20 Customhouse Quay
Wellington 6011

Postal address:

Kiwibank Limited
Private Bag 39888
Wellington 5045

Phone numbers:

You can call us anytime between 7am and 9pm Monday to Thursday, 7am to 8pm Friday, or between 8am and 4:30pm on weekends or public holidays.

Freephone: 0800 113 355

From overseas: +64 4 473 11 33

Complaints: complaints@Kiwibank.co.nz

Website: Kiwibank.co.nz



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