

Financial Advisers Act 2008

This Disclosure Statement relates to financial adviser services provided by ASB Bank Limited (**ASB**) and its Qualifying Financial Entity (**QFE**) advisers to retail clients in relation to the financial products set out in this document. It was prepared on 3 September 2018.

Name of QFE:	ASB Bank Limited
Trading name:	ASB Bank Limited
Address and main place of business:	ASB North Wharf 12 Jellicoe Street Auckland 1010
Phone:	0800 803 804
Email:	helpdesk@asb.co.nz

It's important to read this document

This information is important. It should help you make an informed decision on which financial adviser to choose. We may also give you other information that can help with the financial decisions you make.

What sort of adviser are we?

ASB is a Qualifying Financial Entity (**QFE**) and is a member of the QFE group called **ASB Bank QFE Group**. Employees of ASB and other members of the ASB Bank QFE Group (**our advisers**) may provide you with financial adviser services relating to our products.

As a QFE, ASB takes responsibility for the financial adviser services you get from our advisers. We'll ensure our advisers exercise care, diligence and skill in providing financial adviser services to you.

ASB also has other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

What are our products and services?

This Disclosure Statement relates to financial adviser services provided by ASB and its QFE advisers to retail clients in relation to the following classes of financial products:

- term deposits issued by ASB
- transaction and savings accounts issued by ASB
- cash and term portfolio investment entity funds (also known as PIEs) issued by ASB Group Investments Limited (a member of the ASB Bank QFE Group) and promoted by ASB
- loans, including home loans, personal loans, personal overdrafts and personal credit cards provided by ASB

ASB may also, from time to time, provide financial adviser services in relation to financial products provided by third parties, including contracts of insurance (health, life, risk, travel, motor, home and contents) and pre-paid foreign currency products.

If your ASB adviser can't help with the advice you need, they'll refer you to another adviser who can.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about our products or financial adviser services, please let us know so we can try to fix the issue. You can do this in several ways:

- contact a Customer Services Representative at your nearest branch, or ask to speak to the Branch Manager
- call our Contact Centre on **0800 803 804**
- use our feedback form available from any ASB branch or at **asb.co.nz**
- contact a Customer Care Manager on **0800 803 804** or **(09) 377 8930**

If we can't find a way to fix the issue, you can also contact the Banking Ombudsman Scheme, which may be able to help.

You can contact the Banking Ombudsman Scheme at:

Address: **Freeport 218002
PO Box 25327
Featherston Street
Wellington 6146**

Phone: **0800 805 950**

Email: **help@bankomb.org.nz**

You can also report information about ASB or any of our advisers to the Financial Markets Authority using the contact details below.

How is ASB regulated?

ASB is licensed and regulated by the Financial Markets Authority to provide financial adviser services, a discretionary investment management service and to issue derivatives to retail investors. ASB Group Investments Limited, a member of the ASB Bank QFE Group, is licensed and regulated by the Financial Markets Authority as a manager of registered managed investment schemes. If you're interested, you can check the status of ASB as a QFE and which other entities are members of the ASB Bank QFE Group on the register of financial service providers at **fspr.govt.nz**

ASB is also a registered bank, registered with and supervised by the Reserve Bank of New Zealand.

Where can you find out more?

If you have any further questions on this Disclosure Statement, you can visit **asb.co.nz/qfe** for more information.

You can also find out more about financial advisers from the Financial Markets Authority. You can contact them at:

Web: **fma.govt.nz**

Address: **PO Box 1179
Wellington 6140**

Phone: **0800 434 567**