



## Disclosure Statement – Financial Advisers Act 2008

The information provided in this statement is important and may assist you in selecting a financial services provider, or if you have a concern, problem or complaint in relation to our products or services. Gem is the trading name of Latitude Financial Services Limited.

### What sort of adviser are we?

Latitude Financial Services Limited is a Qualifying Financial Entity (“QFE”) under the Financial Advisers Act. We do not provide any licensed services other than as a QFE. Our employees and any nominated representatives (together “advisers”) may provide you with financial advice relating to its products and services. We are responsible for any such advice and must ensure that its advisers exercise care, diligence and skill in providing that advice to you.

### Our contact details:

Gem  
8 Tangihua Street Auckland, or  
PO Box 4058, Shortland Street, Auckland 1140

**Telephone:** 0800 500 505

**Email:** [gem.nz@gemfinance.co.nz](mailto:gem.nz@gemfinance.co.nz)

### Our products and services

We offer consumer credit products including personal loans, credit cards and insurance. The products may be provided by us, our related companies, or third parties with which we have agreements to sell their products. Advisers may receive commissions for selling these products.

### What to do if something goes wrong

If you wish to make a complaint about our products or services, we have a free internal dispute resolution procedure, which you can access as follows:

**Telephone:** 0800 735 192

**Write to:** Gem  
PO Box 4058, Shortland Street,  
Auckland 1140

**Attn:** Customer Resolution Team

If you have followed our internal dispute resolution procedure and your complaint remains unresolved you may refer the matter to the Insurance and Financial Services Ombudsman Scheme. This scheme is independent, impartial and free to consumers. Contact details are:

**Telephone:** (04) 499 7612

**Email:** [info@ifso.nz](mailto:info@ifso.nz)

**Write to:** Office of the IFSO  
PO Box 10-845  
Wellington 6143

### How are we regulated?

We are licensed and regulated by the Financial Markets Authority to provide financial adviser services. You can check the status of Latitude Financial Services Limited as a QFE at [www.fspr.govt.nz](http://www.fspr.govt.nz)

The Financial Markets Authority provides information about financial advisers and you may report information about us or our advisers to the Financial Markets Authority. Contact details are:

**Telephone:** +64 4 472 9830

**Write to:** Financial Markets Authority  
PO Box 1179  
Wellington 6140

**Web:** [www.fma.govt.nz](http://www.fma.govt.nz)

This disclosure statement is prepared as at April 2016.