

FNZ DISCLOSURE STATEMENT

Who FNZ is

FNZ Ltd (FNZ) is a provider of investment administration services, online investment platforms, and other services in New Zealand and around the world. We provide our services to your wealth management provider, OneAnswer Nominees Limited (OneAnswer), on an institutional (wholesale) basis. You do not have a direct contractual relationship with FNZ.

Because FNZ is involved in providing certain services to OneAnswer - which uses these services in providing wealth management services to you - we need to disclose the following information to you. Please read this disclosure document carefully, and contact OneAnswer if you have any questions or concerns.

What FNZ does

FNZ has been engaged by OneAnswer to carry out *investment administration* and provide *custody* services with respect to the investment assets you hold with OneAnswer. These assets may include cash, listed investments, fixed interest, managed funds and other assets.

Investment administration means carrying out your instructions with respect to your investment assets. These may include instructions to purchase, sell, transfer or otherwise dispose of your investment assets. FNZ will carry out these instructions on your behalf, and will also collect dividends and other distributions that are generated by your investments. These will be credited to your account with OneAnswer. FNZ Services (New Zealand) Limited assists FNZ to provide these services.

Custody means holding your investment assets in trust for your benefit. FNZ Custodians Ltd is the entity that is the nominal owner of the investment assets you hold with OneAnswer. This means that these assets will be recorded at Shareholder Registries, at Unit Registries (Fund Manager record keepers), on Bank Accounts and at similar record-keepers in the name of FNZ Custodians Ltd.

However, you retain full beneficial ownership of those assets at all times, and may withdraw, transfer out, or sell down these assets at any time subject to your client agreement with OneAnswer, the laws of New Zealand, and any other applicable regulations. You do this by giving instructions to your financial adviser- which FNZ will then carry out on your behalf.

FNZ Custodians Ltd, a related company of FNZ, holds assets belonging to you and other investors on a pooled (aggregated or omnibus) basis. FNZ cannot use or benefit from these assets in any way except as disclosed below in the section titled, How FNZ is remunerated.

FNZ provides administration and custody services only. We do not provide investment advice, tax advice, valuation services, manufacture financial products or conduct investment research.

How FNZ is remunerated

FNZ is paid a fee for the services described above. This fee is composed of three parts and is paid to FNZ in the following ways:

By payment from OneAnswer

FNZ is entitled to payment of a fee for its services directly from your service provider, OneAnswer.

By deducting an administration fee from interest earned

Money held in your OneAnswer Cash Management Account earns interest from being held in an interest bearing bank account.

FNZ deducts and retains an administration fee from that interest.

The deduction of a fee by FNZ means that the interest that you receive on your cash balance held in OneAnswer will be less than that which is paid to FNZ on your behalf.

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The amount we deduct in payment of our fee depends upon the currency in which the funds are held, and the amount of interest that your funds at the bank receive.

You will receive interest as per the following table:

Currency	Interest that you will receive (after deduction of FNZ administration fee)
NZD	5.40%
AUD	3.85%
GBP	5.00%
EUR	0.00%
USD	5.00%
CAD	4.75%
CHF	0.00%
HKD	0.00%
JPY	0.00%
SGD	0.00%
ТНВ	0.00%

*with the exception of where subsequent to FNZ issuing this Disclosure Statement the interest rate you receive has changed and FNZ has not updated the rate change as yet.

These rates in the table are correct as at the date of issue of this disclosure statement, which is **10 November 2023**. FNZ may change these rates as agreed with OneAnswer. If these rates change, FNZ will endeavour to update this disclosure statement and make it available on https://www.anz.co.nz/comms/investments/oaps/ within 5 business days of the rate change having occurred.

The amount of interest your funds receive from the bank is likely to exceed the amount quoted above. Any amount in excess of the rates published above will be retained by FNZ as an administration fee. Due to the variable interest rate provided by the bank, this fee will vary. The figures quoted in the below fee table detail the minimum and maximum fee that will be retained per currency.

FNZ will retain interest (as a fee) as per the following table:

Currency	Interest that FNZ will retain as a fee*
NZD	0.00% - 0.70%
AUD	0.00% - 1.00%
USD	0.00% - 1.00%
CAD	0.00% - 1.00%
EUR	0.00% - 1.00%
GBP	0.00% - 1.00%
HKD	0.00% - 1.00%
JPY	0.00% - 1.00%
SGD	0.00% - 1.00%
CHF	0.00% - 1.00%
ТНВ	0.00% - 1.00%

*with the exception of where subsequent to FNZ issuing this Disclosure Statement the interest rate that FNZ will retain as a fee has changed and FNZ has not updated the rate change as yet.

As noted above, the amount retained as a fee will vary.

By deducting an administration fee from currency conversions

FNZ also deducts an administration fee, when you instruct us to covert money from one currency to another. The indicative margin, in PIPs, that FNZ deducts upon the conversion from one currency to another is:



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1. The FNZ margin does not include bank margin as FX dealer. This will depend on factors like market demand and supply, trade volume and size of transaction.



2. PIPs ("Percentage in point") are the smallest price change that a given exchange rate can make. In this case, it is 1/100th of a cent, or 0.0001.

In most cases, FNZ processes currency conversions in batches, converting only the net difference between two currency pairs where there are multiple conversions to complete. Two exchange rates are used in this process.

The rate applied to your currency deal is a 'quote' rate (retrieved from the bank at the time of processing all conversions) and is used for executing your conversion. The rate applied to the batched deal is a 'deal' rate (retrieved from the bank shortly after the 'quote' rate) and is used on the batched conversion.

Due to market movement occurring between securing the quote and deal rates within the batching process, the total net margin taken by FNZ for a currency pair may be greater or less than the indicative FNZ margin by a factor of up to 1%.

Additional information on these fees

FNZ reserves the right to amend the rates at which fees are deducted from interest payments and currency conversions from time to time on account of FNZ's administration fees, subject to our contract with OneAnswer. We will provide an updated disclosure document to OneAnswer if there are any changes to the fees that FNZ deducts.

This disclosure covers fees payable to FNZ only. Other fees apply for using the OneAnswer Portfolio Service.

For more information on the total fees you need to pay, please contact OneAnswer.

How FNZ manages cash

FNZ Ltd is a client money or property service provider for the purposes of the Financial Markets Conduct Act 2013, and accordingly is disclosing the following information regarding FNZ Ltd's procedures relating to the receipt and disbursement of money.

Payments to your OneAnswer Cash Management Account will be held on trust for you and are deposited into the FNZ Custodians Ltd Client Funds Account, a trust bank account held by FNZ Custodians Ltd. You can make payments into that account by direct credit or direct debit.

Funds are held in that trust account on bare trust for you. FNZ must keep its own funds separate, except that FNZ may deposit some of its own funds (a "buffer") into the Client Funds Account to the extent reasonably necessary to rectify, or reduce the risk of, a shortfall arising in an investor's funds in the Client Funds Account. By law, any FNZ funds held in the Client Funds Account must be treated as client money for all purposes. FNZ's view is that the use of a buffer has benefits to facilitate custodial and administration operations and in the event of FNZ becoming insolvent, the risks to investors existing or likely to arise from FNZ holding a buffer in the Client Funds Account are remote given the legal protections that apply to those funds.

As outlined above, and in accordance with its obligations as bare trustee, FNZ will not use the money or custody investments for the benefit of itself or any other person other than as disclosed in this disclosure statement.

Money in the FNZ Custodians Ltd Client Funds Account held on your behalf, will constitute debt securities held by FNZ Custodians Limited as the nominal owner in a bank account with ANZ Bank New Zealand Limited. The direction, withdrawal and placement of those funds is purely with you, the underlying owner, or your adviser (as the authorised person appointed by you) and will be contained in the Client Agreement with OneAnswer which sets out the fees and costs which will be debited from your account.

Money in the FNZ Custodians Ltd Client Money Trust Account is not an offer of securities by ANZ Bank New Zealand Limited.

None of ANZ Bank New Zealand Limited, any affiliate of ANZ Bank New Zealand Limited, or any of their directors, officers, employees, agents, or permitted assigns makes any representation or



warranty, express or implied, to any person, including, but not limited to you as to whether a potential investment in any account held with ANZ Bank New Zealand Limited is suitable for them.

You may withdraw money from your OneAnswer Cash Management Account at any time using the procedure agreed with OneAnswer.

How you can access your records

FNZ keeps records of your OneAnswer Cash Management Account and investments held on your behalf. You can check these records at any time by contacting your financial adviser or logging into OneAnswer's online service.

How FNZ is audited

FNZ is independently audited by PwC on an annual basis. This includes PwC obtaining sufficient, relevant and reliable audit evidence to enable them to issue opinions on the fair presentation of the financial statements of FNZ. FNZ also undertakes a bi-annual review of the effectiveness of our internal controls. This is carried out by PwC and is prepared in accordance with the International Standard on Assurance Engagements (New Zealand) 3402 - Assurance Reports on Controls at a Service Organisation (ISAE (NZ) 3402). This report is provided to your wealth management provider. FNZ's custodial and client money handling procedures are also independently audited by PwC on an annual basis.

No Criminal Convictions, Insolvency and Disciplinary Proceedings

- Neither FNZ nor any of its principal officers has ever been:
- Convicted of an offence under the Financial Advisers Act 2008, Financial Markets Conducts Act 2013 (any associated regulations or preceding legislation) or any crime involving dishonesty or been a principal officer of a company at a time when that company committed one of these offences;
- Adjudicated bankrupt or (in the case of FNZ) been placed in statutory management or receivership;
- Prohibited from managing a company or business;
- The subject of an adverse finding in any proceedings taken against it in its professional capacity; or
- Expelled or prohibited from being a member of a professional body.

How you can make a complaint

In general, you should contact OneAnswer if you have a complaint to make.

However, if you wish to make a complaint about our service, you may contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone, by email or in writing to:

Postal address:	FNZ Ltd	Phone:	0800 888 445 or (04 803) 9400
	PO Box 396	Email:	<u>help@fnz.co.nz</u>
	Wellington		

If you have complained to us and you are not happy with the outcome of our internal complaints process or if we have taken more than 40 working days to resolve your complaint, you may contact Financial Services Complaints Limited ("FSCL") – A Financial Ombudsman Service. FSCL is an external dispute resolution scheme of which FNZ is a member. FSCL provides a free of charge service and can be contacted at:

Postal address:	FSCL	Phone:	0800 347 257
	P O Box 5967 Wellington	Email:	complaints@fscl.org.nz

Alternatively, you can also make a complaint directly to the Financial Markets Authority (FMA).