

## Primary & Secondary Disclosure Statement (Authorised Financial Adviser)

|                                      |   |                     |                        |
|--------------------------------------|---|---------------------|------------------------|
| Name of Authorised Financial Adviser | <b>Xiaoping (Laura) Luo</b>   | Registration number | <b>FSP442747</b>       |
| Address                              | <b>Level 2, Australis Nathan Building, 37 Galway Street, Britomart, Auckland 1010</b> |                     |                        |
| Trading name                         | <b>OM Financial Limited</b>   |                     |                        |
| Telephone number                     | <b>( 09 ) 523 2221</b>  | Fax number          | <b>( 09 ) 520 9323</b> |
| Email address                        | <b>laura.luo@omf.co.nz</b>  |                     |                        |

This disclosure statement was prepared on:

Date **01 / 12 / 2016**

### It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

### What sort of adviser am I?

I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

### How can I help you?

I have been authorised to provide you financial adviser services of the following categories:

- Giving financial advice
- Providing investment planning services

When I do this, I will be able to give you advice and provide services about—

- Financial products provided by only one organisation
- Financial products provided by a small number of organisations (2 to 5 organisations)
- Financial products provided by a broad range of organisations (more than 5 organisations)

How do I get paid for the services that I provide to you?

| Payment Type  | Description   |
|---|---|
| <input type="radio"/> Fees only                                       | My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.  |
| <input checked="" type="radio"/> Fees                                 | My services are paid for by the fees that you pay as well as in other ways.   |
| <input checked="" type="radio"/> Commissions                          | There are situations in which my employer will be paid by other organisations. How much that payment will be depends on the decisions that you make.  |
| <input checked="" type="radio"/> Extra payments from my employer      | I may receive extra payments from my employer depending upon the decisions that you make.   |
| <input type="radio"/> Non-financial benefits from other organizations | Other organisations may give my employer non-financial benefits depending on the decisions that you make.<br>I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you.<br>I must tell you these things before I give you advice or provide a service or, if that is not practicable, as soon as practicable after I give you that advice or provide that service. |

What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that so they can try to fix the problem.

You may contact the internal complaints scheme by contacting OMF's Operational Risk and Compliance Manager:

Attn: Operational Risk & Compliance

T: +64 9 520 9310  
 F: +64 9 520 9323  
 E: complaints@omf.co.nz

Physical Address

Level 2  
 37 Galway Street  
 Britomart  
 Auckland

Postal Address

PO Box 5830  
 Wellesley Street  
 Auckland

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL). This service will cost you nothing, and will help us resolve any disagreement. You can contact FSCL at—

Contact

T: +0800 347257 / +64 4 472FSCL (472 3725)  
F: +64 4 472 3728  
E: info@fscl.org.nz

Physical Address

13th Floor  
45 Johnston Street  
Wellington

Postal Address

PO Box 5967  
Lambton Quay  
Wellington 6145

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me. If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

How am I regulated by the government?

You can check that I am a registered financial services provider and an Authorised Financial Adviser at [www.fspr.govt.nz](http://www.fspr.govt.nz).

The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under What should you do if something goes wrong?).

Declaration

I, **Xiao Ping (Laura) Luo** declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.



Signed

## Secondary Disclosure Statement (Authorised Financial Adviser)

This Secondary Disclosure Statement is an important document which will assist you in deciding whether my financial adviser services are appropriate for you.

|                                      |  |                     |                 |
|--------------------------------------|--|---------------------|-----------------|
| Name of Authorised Financial Adviser | Xiaoping (Laura) Luo   | Registration number | FSP442747       |
| Address                              | Level 2, Australis Nathan Building, 37 Galway Street, Britomart, Auckland 1010 |                     |                 |
| Trading name                         | OM Financial Limited   |                     |                 |
| Telephone number                     | ( 09 ) 523 2221  | Fax number          | ( 09 ) 520 9323 |
| Email address                        | laura.luo@omf.co.nz  |                     |                 |

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### Relevant Qualifications and Experience as an Investment Adviser

As an Authorised Financial Adviser I may only provide services that I have the competence, knowledge and skill to provide.

I joined OMF in 2007, having graduating from the University of Auckland with a Master's degree in Commerce majoring in Finance. After a short spell in the Operations team I moved to the trading desk working as a financial dealer with an interest in the futures and foreign exchange markets.

I predominantly liaise with our Asian clients where I offer recommendations and assistance on the different products and services we deal in.

As well as meeting the requirements to be an Authorised Financial Adviser, I hold the following qualifications:

#### New Zealand Qualifications:

- Graduate Diploma in Commerce (accounting and Finance), 2003;
- Master's Degree in Commerce (Finance), 2006;
- NZX Derivative Advisor.

#### Overseas Qualifications:

- Bachelor's Degree in Accounting, 1999;
- CFA Level 1 and Level 2.

I belong to the following professional bodies:

- NZX as a Derivatives Advisor.

I ensure that my knowledge is kept up to date by completing continuing professional development training which may comprise of research, attending financial seminars and webinars.

**Financial Products and Services**

As an Authorised Financial Adviser I am authorised to provide the following services, which are defined under the Financial Advisers Act 2008:

- a) Financial advice on category 1 and 2 products
- b) Investment planning services

Although I am authorised to provide financial advice on a full suite of services, my advice is limited to those which I have the competence, knowledge and skill to advise on and that are also offered by my employer OMF.

OMF does not provide personalized services to clients with regard to equities and bonds. I may offer an execution service or class advice, but you will have to decide whether my advice is suitable for you.

These services are provided in relation to:

|                            |                                     |                                 |                                     |          |                                     |
|----------------------------|-------------------------------------|---------------------------------|-------------------------------------|----------|-------------------------------------|
| Foreign exchange contracts | <input checked="" type="checkbox"/> | Options                         | <input checked="" type="checkbox"/> | Equities | <input checked="" type="checkbox"/> |
| Futures contracts          | <input checked="" type="checkbox"/> | Contracts For Difference (CFDs) | <input type="checkbox"/>            | Bonds    | <input type="checkbox"/>            |

**Fees and charges**

My employer, OMF, will charge you fees for the services that we provide to you, I do not charge you fees directly.

Our current indicative fees are set out below and are exclusive of GST (if any). Actual fees will be as agreed between you and us, and are subject to change from time-to-time. We will give you notice of any changes to the fees and charges before providing the service to you or if this is not possible as soon practicable after that service is provided to you.

| Interest (Not calculated on OMF cTrader accounts)   | Deficit     | Excess      |
|---|-------------|-------------|
| Charged on balances, above or below OMF's base rate | Up to +2.0% | Up to -2.0% |

| Margin & Deliverable FX   | Commission Rate            |
|---|----------------------------|
| % Quoted Amount (converted to base CCY)   | Up to 0.05%                |
| Foreign currency telegraphic transfer<br>- When paid by the OMF account holder<br>- When paid by the beneficiary account holder | NZD \$45.00<br>NZD \$20.00 |
| Same day NZD TT and foreign currency deposits   | NZD \$10.00                |

| Futures Commission Rates (Payable at the time of trade)                              | Per Lot                                 |
|--|---|
| USD/EUR/AUD/NZD (payable in the currency of the contact not including exchange fees) | Up to a max of \$50.00 per transaction  |
| GBP  | Up to a max of £30.00 per transaction   |
| HKD  | Up to a max of \$385.00 per transaction |
| JPY  | Up to a max of ¥5,500 per transaction   |

| Equities Commission Rates (Payable at the time of trade)  |  |
|---|--|
| Equities, not including exchange fees   | Up to 1.0%   |
| Equity Contracts for Difference (CFDs) – excluding US and CAD CFDs  | Up to a max 0.5%                                   |
| US and CAD Equity CFDs  | Up to a max of US 7.5 cents/CAD 15 cents per share |
| Equity Options (USD/CAD/AUD/NZD) subject to a minimum of \$50.00 per trade and payable in the currency of the contract. | Maximum of \$7.50 per lot                          |
| Index Options (USD/CAD/AUD/NZD) subject to a minimum of \$50.00 per trade and payable in the currency of the contract.  | Maximum of \$10.00 per lot                         |
| Transferring securities in and out of custody   | USD 15.00 per transfer                             |
| Corporate actions   | Up to a max of NZD \$50.00                         |
| Exchange fees   | Actual costs passed on                             |

#### Relationships and Associations

OMF provides a broking service to clients as defined under the Financial Advisers Act. OMF may appoint agents for the clearing and settlement of securities and derivatives trades, further details of this can be found in OMF's General Terms and Conditions.

OMF has no preferential arrangements or relationships with any other persons who may materially influence my financial adviser services. OMF may on occasion receive commissions or fees from issuers or product providers and these will vary depending on the service provided. These will be separately disclosed to you as required.

Further details on OMF can be found on their website [www.OMF.co.nz](http://www.OMF.co.nz)

#### Disclosure of interest

As an employee of OMF, I must comply with the firm's compliance policies and procedures which include a conflicts of interest policy. As part of this policy I have an obligation to ensure that the client's interests always come first and that neither my personal interests nor the firm's interests are placed ahead of this. This policy is subject to review by OMF's Compliance team and NZX Market Supervision team.

In accordance with OMF's Conflict of Interest policy, I may from time-to-time make trades in similar financial products to those you may hold or acquire. Prior to providing any advice to you in relation to such products, I will disclose to you the fact that I have a personal holding in such financial products. Under no circumstances will I trade directly with you (for example, I will never sell you financial products from my personal holding). Any conflicts which I do not avoid, will be disclosed to you either verbally or if it is material in a supplementary disclosure statement.

#### Remuneration

I receive a fixed salary which is reviewed annually. I am entitled to discretionary profit share payments depending on the company's profitability and my own performance and contribution to that profitability.

#### Professional Indemnity Insurance

OMF Limited maintains comprehensive professional indemnity insurance which is appropriate for the size and the nature of the risks the business faces.