

Disclosure document

Name of Financial Adviser Lance Cross
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Trading name Bicare Loan Limited
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This disclosure statement was prepared on 6th April 2018

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.

What sort of adviser am I?

I am a registered, but not authorised, Financial Adviser.

I am a Financial Advisor and can provide advice as well as transactional services relating to mortgages. I can also provide class advice relating to KiwiSaver. I can also provide you a transactional service for mortgage protection insurance.

What should you do if something goes wrong?

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

You may contact the internal complaints scheme by

Contacting Arlene Wang email arlene.wang@bicare.co.nz or phone 0212122665

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 disagreements. You can contact FSCL at:

Address PO Box 5967, Lambton Quay, Wellington

Telephone number 0800 347 257

Email address info@fscl.org.nz

How am I regulated by the government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, 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 LANCE CROSS 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  Date 6th April 2018

I _____ /we have been provided with a copy of this disclosure