

DISCLOSURE STATEMENT

Ning (Anne)Zhou
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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.

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Adviser Details:

Name: Ning (Anne) Zhou
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Other Contact Details: Fax:(04)477 4156
PO Box 26082 Newlands,Wellington
Agency Details: I work under the following agency:
Total Financial Solutions Limited

What sort of adviser am I?

I am registered, but not authorised financial adviser.

I can give you advice about:

Residential property lending, business loan lending, commercial property lending service and risk and insurance products excluding investment linked insurance contracts as defined in the Financial Advisers Act 2008.

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.

If we cannot agree on how to fix the issue, you can contact Financial Complaints Services Ltd(FSCL)via:

Phone:[0800 347257](tel:0800347257) Fax:[\(04\)472 3728](tel:044723728) Email:info@fscl.org.nz

Post:PO Box 5967 Lambton Quay, Wellington 6145

This service will cost you nothing and will help us resolve any disagreements.

How am I regulated by the Government?

You can check that I am a registered financial adviser at www.fspr.govt.nz. The Financial Markets Authority 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 Ning(Ane)Zhou 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 Financial Advisers (Disclosure)Regulations 2010.

Signature:

A handwritten signature in blue ink, appearing to read "Ning Zhou". The signature is written in a cursive, flowing style.