



## How we are regulated

### **Finance Ezi Limited - Registered Financial Services Provider**

**Address:** 93a Great North Road, Whanganui

**Phone:** 0800 394 346 or 06 345 7214

**Financial Services Provider:** FSP 16282

This disclosure statement was reviewed and updated 20/08/2021.

### **Please read the important information in this document.**

This information will help you to deal with Finance Ezi Limited trading as Ezi Finance (and known as Ezi Finance) and its staff.

Finance Ezi Limited is a Financial Services Provider and a Creditor (within the meaning of the Credit Contracts and Consumer Finance Act 2003).

Ezi Finance provides Personal Loans.

As responsible lenders we will do everything we can to understand you and your situation, so you can make good decisions about your loan. We must keep all your information confidential.

You are protected by responsible lending laws. Because of these protections, the recommendations given to you about our consumer loans and any associated payment protection insurance are not regulated financial advice. This means that the duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

We also provide Payment Protection Insurance which is underwritten by DPL group. If you require Vehicle Insurance this is underwritten by Vero Insurance. We want our consumers to understand their rights and obligations when dealing with credit-related insurance products and providers as outlined in the Responsible Credit-related Insurance code from the Financial Services Federation ([www.fsf.org.nz](http://www.fsf.org.nz)).

### **How is Finance Ezi Limited regulated by the Government?**

You can check that we are registered as a Financial Services Provider by searching the Financial Services Provider Register NZ ([Financial Service Providers Register \(companiesoffice.govt.nz\)](http://FinancialServiceProvidersRegister.companiesoffice.govt.nz)) using our FSP Number 16282.

You can also contact the Commerce Commission if you have any concerns as we fall under the Credit Contracts and Consumer Finance Act (CCCFA) [www.comcom.govt.nz](http://www.comcom.govt.nz) However, if you have a complaint, you can also follow our Complaints Procedure found on our website [www.ezifinance.co.nz/contact#Complaints](http://www.ezifinance.co.nz/contact#Complaints).