



www.imak.co.nz

E info@imak.co.nz | PO Box 91436, Victoria Street West, Auckland 1142

DISCLOSURE STATEMENT Kamen Lucas Charles Cowie

Name of Financial Adviser	Kamen Lucas Charles Cowie
Registration Number	FSP - 631812
Address	Level 2, 18 Garfield Street Parnell Auckland 1052 PO Box 91436 Victoria Street West Auckland 1142
Trading Name	Imak Advice Limited
Phone	09 307 9300
Email	kamen@imak.co.nz

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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.

What sort of adviser am I?

I am a registered, but not authorised financial adviser.

I can give you advice on the following products: Personal and Business Risk Insurance Products.

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 employer so that my employer can try to fix the problem.

You may contact the internal complaints scheme by calling 09 307 9300 or emailing info@imak.co.nz and asking for our compliance officer.

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 Ltd (FSCL). This service will cost you nothing and will help resolve any disagreements. You can contact Financial Services Complaints Ltd (FSCL) at:

Address: Level 4, 101 Lambton Quay, Wellington 6011

Telephone: 0800 347 257

Email: info@fscl.org.nz

How am I regulated by the Government?

You can check that I am a registered financial services provider at <http://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, Kamen Lucas Charles Cowie, 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:



Kamen Lucas Charles Cowie
Authorised Financial Adviser
FSP - 631812