

Name Of Qualifying Financial Entity: Instant Finance Limited (trading as "Instant Finance" and "My Finance")  
Telephone Number: 0800 760 000  
FSPR Number: 20381  
Email Address: QFE@if.co.nz  
This Disclosure Statement was Prepared On: 01 November 2015  
Address: Level 1, Building B, 600 Great South Road, Greenlane, Auckland  
Postal Address: PO Box 11427, Ellerslie, Auckland 1542

**It is important that you read this document**

The information provided in this Disclosure Statement is important, and should help you to decide which financial adviser to use. It also provides some useful information about Instant Finance Limited ("Instant Finance").

**Instant Finance Limited is a Qualifying Financial Entity**

Instant Finance is a Qualifying Financial Entity for the purposes of the Financial Advisers Act 2008. This means that Instant Finance is licensed and regulated by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below. As a Qualifying Financial Entity, Instant Finance takes responsibility for the adviser services provided by its staff.

**How can Instant Finance's Staff help you?**

Instant Finance's staff can provide you with financial adviser services for the following products:  
Credit Contracts  
Motor Vehicle Insurance  
Payment Protection Insurance

**What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of Instant Finance's service in respect of those products listed above, please tell the Instant Finance staff member you are dealing with or their Manager, and we will try to fix the problem. You may also initiate Instant Finance's internal complaints policy by writing to:

**The Compliance Manager**  
**Instant Finance Limited**  
**PO Box 11427**  
**Ellerslie**  
**Auckland 1542**  
**Telephone: 09 525 3600**  
**Fax: 09 525 3366**  
**Email address: QFE@if.co.nz**

Instant Finance's internal complaints policy sets out time frames for a response to your complaint, who will respond and how your complaint will be handled. For a more detailed explanation please contact the Compliance Manager noted above.

If we cannot agree on how to fix the issue, or if you decide not to use Instant Finance's internal complaints policy, you can contact:

**Insurance & Financial Services Ombudsman Scheme (IFSO Scheme)**  
**PO Box 10-845**  
**Wellington 6143**  
**Telephone: 0800 888 202**  
**Fax: 04 499 7614**  
**Email address: info@ifso.nz**  
**Web Site: www.ifso.nz**

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

**How is Instant Finance regulated by the Government?**

You can check that Instant Finance Limited is a Registered Financial Services Provider and a Qualifying Financial Entity at <http://www.fspr.govt.nz>. The Financial Markets Authority licences and regulates Qualifying Financial Entities. You can contact the Financial Markets Authority for more information, including information about financial advisers, financial tips and warnings.

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

**The Financial Markets Authority**  
**PO Box 1179**  
**Wellington 6140**  
**Telephone: 0800 434 566**  
**Fax: 04 472 8076**  
**Website: www.fma.govt.nz**