

# BRAMWELL BROWN LTD

INVESTMENT ADVISERS – SHAREBROKERS

Director: Brett Dymond – BBS, GradDipBusStud (Personal Financial Planning)

## **Bramwell Brown Limited – Public Disclosure Statement**

**Address: 38 Bannister Street, Masterton 5810**

**P O Box 582, Masterton 5840**

**Telephone Number: 06-3788299**

**Mobile Number: 0274523980**

**Email Address: [admin@bramwellbrown.co.nz](mailto:admin@bramwellbrown.co.nz)**

**Website – [www.bramwellbrown.co.nz](http://www.bramwellbrown.co.nz)**

Bramwell Brown Limited is a Financial Advice Provider (FAP), licenced by the Financial Markets Authority (FMA) to provide a financial advice service. Bramwell Brown Limited's Financial Services Provider (FSP) Number is FSP705611. Brett Dymond is employed by Bramwell Brown Limited as a financial adviser. Brett Dymond's FSP Number is FSP28047.

Brett Dymond is registered to provide the following financial adviser services:

- Wholesale and/or generic financial adviser services
- Broking service (including a custodial service)
- Keeping, investing, administering, or managing money, securities, or investment portfolios on behalf of other persons

Our FAP licence is subject to the standard conditions imposed by the FMA under Section 403 of the Financial Markets Conduct Act. These conditions include the need for record keeping, and the need to have an internal complaints process.

## **Nature & Scope of Financial Advice Services**

Bramwell Brown Limited offers the following financial adviser services:

- Investment planning, including retirement planning (written recommendations)
- Ongoing personalised advice (regular updates and meetings)
- Portfolio administration
- KiwiSaver advice
- Transactional share-broking services with limited or no advice

Bramwell Brown Limited can offer advice on the following products:

- Call accounts
- Bank term deposits
- Shares and other equity securities
- Bonds and other fixed interest securities
- Government Bonds
- Exchange Traded Funds
- Managed Funds
- KiwiSaver

We will refer you to other financial professionals for advice on estate, insurance or tax planning.

We have no material limitations on the products or product providers we can use.

## **Fees & Expenses**

The fees you pay will depend on the nature and scope of the advice or service we provide. We will discuss the fees with you before we proceed. The types of fees you could expect to pay include:

- An hourly rate for written recommendations
- A set yearly fee for ongoing personalised advice
- A fee based on a percentage of assets under management for portfolio administration
- Brokerage charged on secondary market share and bond trades
- Third-party fees for portfolios held in custody
- Third-party fees for international share trades
- Third-party foreign exchange fees for international share trades
- Bank fees for international funds transfers

## **Commissions**

Bramwell Brown Limited has an agency agreement with ANZ Investments to provide their One Answer KiwiSaver Scheme and their One Answer Multi Asset Class Funds to clients. ANZ Investments pays Bramwell Brown Limited a trail-commission based on the value of these funds.

## **Conflicts of Interest**

Providing financial advice, and making recommendations on how funds should be invested can involve perceived or actual conflicts of interest. Advisers earn varying levels of remuneration from different products and services. There could be a perception that your adviser favours the use of products or services that earn them the best rates of brokerage or commission.

## **Managing Conflicts of Interest**

Bramwell Brown Limited will at all times provide recommendations based on a client's individual circumstances, financial position, goals and tolerance for risk. We have a Code of Ethics that includes the following statements:

- We will not offer an investment unless we believe it adds value to a client's financial position
- We will recommend suitable investments and strategies regardless of our ability to earn income from them
- All actual or potential conflicts of interest will be disclosed
- We will not be tied to a third party unless there is a clear benefit to our clients

## **Duties Information**

We are bound by the duties of the Financial Markets Conduct Act to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services
- Give priority to the client's interests
- Exercise care, diligence and skill
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Professional Conduct for Financial Advice Services

## **Internal Complaints Procedure**

At Bramwell Brown Limited we will make every effort to provide you with the best levels of customer service. However we recognise that occasionally things can and do go wrong. If you have any complaint in relation to your dealings with Bramwell Brown Limited, please make contact immediately so we can endeavour to put things right for you.

In the first instance please contact Brett Dymond by telephone, email, or in writing with the basis of your complaint. We will endeavour to resolve your complaint at this early stage. If you are not satisfied after this initial contact we would ask you to put your complaint in writing addressed to:

Bramwell Brown Limited  
P O Box 582  
Masterton 5840

We will acknowledge the receipt of your complaint in writing within seven working days of receiving it.

Your complaint will be thoroughly investigated.

We will identify actions to remedy the complaint where possible, and will endeavour to resolve the issue, and make a response to you within fourteen working days of receiving your complaint. If your complaint is complex, or will take longer than fourteen days to resolve we will advise you of the expected timeframe required to resolve the complaint, and will keep you informed of progress.

If your complaint remains unresolved or you are dissatisfied with Bramwell Brown's response you may refer the matter to the Insurance and Financial Services Ombudsman. This service will cost you nothing, and will help us to resolve any disagreements. You can contact the Insurance and Financial Services Ombudsman at:

P O Box 10-845  
Wellington 6143  
(04) 4999-7612 or 0800-888 202 Email: [info@ifso.nz](mailto:info@ifso.nz)

You can also complain to the financial adviser regulator, the Financial Markets Authority.

Telephone number: (04) 4729830 or 0800 434 566

Website: [www.fma.govt.nz](http://www.fma.govt.nz)