



Financial Adviser Disclosure Statement

Financial adviser: Catherine Elizabeth McCarthy
Address: 6 Lancaster Street, Waltham, Christchurch 8011
Trading name: Stadium Finance
Telephone: (03) 377 3381
Email: cath@stadiumfinance.co.nz

Stadium Finance Limited
Head Office. PO Box 10353.
Christchurch 8145. New Zealand
F. 03 365 3821
E. hello@stadiumfinance.co.nz

This disclosure statement was prepared on 2 May 2017.

1 It is important that you read this document

1.1 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.

2 What sort of adviser am I?

2.1 I am a registered, but not authorised, financial adviser.

2.2 I can give you advice about consumer credit contracts (within the meaning of s11 of the Credit Contracts and Consumer Finance Act 2003).

3 What should you do if something goes wrong?

3.1 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.

3.2 If we cannot agree on how to fix the issue you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at:

Address: PO Box 5967, Lambton Quay, Wellington 6145

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

4 How am I regulated by the Government?

4.1 You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>.

4.2 The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

4.3 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?**)

5 Declaration

5.1 I, Catherine Elizabeth McCarthy, 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:


Catherine Elizabeth McCarthy

Your Finance + Lease Experts
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