

# Disclosure statement

For CAROLYN RIGARLSFORD, Financial Adviser

This disclosure statement was prepared on 13 February 2017.

## Adviser:

Carolyn Joyce Rigarlsford  
Financial Service Provider Number: 543226



## Company:

C P Financial Services Limited T/A Pope & Co Mortgages,  
Wellington Mortgage Brokers, Wellington Insurance  
Brokers, Craig Pope Mortgages & Insurance

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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 about category 2 financial products such as home loans, mortgages, consumer credit contracts, risk insurance, health insurance and other insurance products. Please refer to me for any specific limitations to my advice.

## How am I regulated by the Government?

You can check that I am a registered financial adviser at the Companies Office Financial Service Providers Register (FSPR).

The Financial Markets Authority (FMA) regulates financial advisers. You can contact the FMA for more information, including financial tips and warnings.

You can report information or complain about my conduct to the FMA, but in the event of a disagreement, you may choose to first use the complaints and dispute resolution procedures described above (under 'What should you do if something goes wrong?').

## What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem.

We have a formal internal complaints process and external disputes resolution service.

You may contact our internal complaints service by telephoning 04 298 4007, by email [admin@popeandco.nz](mailto:admin@popeandco.nz), or in writing to P O Box 334 Paraparamu 5254.

I will acknowledge your complaint within 2 working days, investigate the issue and get back to you with my resolution within 5 working days.

If you are not satisfied with my response, we will attempt to negotiate a resolution in good faith.

This service is free of charge to you.

If we cannot agree on how to resolve the issue, you can contact our external dispute resolution service Financial Services Complaints Limited (FSCL). They will attempt to facilitate a resolution between us, or introduce a mediator to attempt a settlement.

Failing a mediated resolution FSCL will make a decision which is binding on me, but not on you.

If you are not happy with the FSCL decision you may take the issue to another forum such as a disputes tribunal or court.

You can contact Financial Services Complaints Limited by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz), calling 0800 347 257, or in writing to P O Box 5967 Lambton Quay Wellington 6145.

This service is free of charge to you.

## Declaration:

I, Carolyn Rigarlsford, 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 by Carolyn Rigarlsford Mortgage Adviser

Signature:

Dated: