PUBLICLY AVAILABLE DISCLOSURE STATEMENT
Effective 1 August 2026

This document sets out the information that our business is required to make publicly available in accordance with the Financial Markets Conduct Regulations 2014 to help you decide if you want to seek our advice.

Important information about our business

Rural Business Limited (Trading as Rural Business Partners) holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. Our Financial Services Provider Number is 1012409.

Our office contact details:

Adress: 470 Papamoa Beach Road, Papamoa 3118

Phone: 021 966 447

Email: marc@ruralbusiness.co.nz

Website: www.ruralbusiness.co.nz

Nature and Scope of financial advice services

Our Services:
- Debt management (including borrowing for personal, commercial and investment purposes)
- Investment Advice and Planning (including strategic asset allocation, investment recommendations, and cash management)
- Retirement Planning and KiwiSaver

Products we can provide financial advice about:
- Mortgage Lending (Personal & Business)
- Asset Finance (Personal & Business)
- Fixed Rate Reviews
- KiwiSaver schemes
- Other Managed Investment Schemes

Providers we work with:
We are not aligned to any particular product provider, this allows us to compare products from all providers to provide you with the options best suited to your needs. For residential lending we hold accreditation with the below providers. Not holding accreditation with a certain provider does not exclude it from our advice however it does mean that we may not receive commission from this provider if you opt for one of their products. Where we do not receive a commission from the product provider we may charge you a one-off fee for our services. More information on fees can be found below under fees and expenses.

Accreditations:
ANZ, Westpac, BNZ, PROSPA, ASAP Finance Ltd, Avanti Finance, Cressida Capital, DBR, First Mortgage Trust, General Finance, Liberty Financial Ltd, Unity, Pepper Money, SBS Bank, Southern Cross, The Co-operative Bank, Basecorp Finance, CFML, Pallas Capital, BIZCAP, Funding Partners, Midlands Funds Management, Finbase, Xceda, Welcome, ScotPac, Lendr, Blossum, Merx, Abcom Finance

Fees and expenses

We do not charge for an initial “discovery” meeting where we get to know you and your business to understand your circumstances, goals and objectives. The subsequent fees for our financial advice depends on the agreed nature and scope of the advice being provided.

Commercial & rural lending advice is generally covered by our businesses Advisory Packages. We will discuss and agree on the actual fees and terms of payment before we proceed which will be detailed in your engagement letter and in our terms of engagement on our website. Should you require financial advice that sits outside of the scope of your businesses advisory package then we will discuss and agree scope and fees for any additional work before starting thus allowing you the option to decline proceeding at no additional cost. Updated scope, services and fees will be confirmed in a new engagement letter.

For residential lending advice Generally we won't charge you any fees for the advice that we provide to you. This is possible because, if you act on the advice given, we usually receive commission from the applicable product provider on settlement of a mortgage. There are some exceptions to this general position which are explained below.

We may charge you a one-off fee in the following situations:

(a) No commission: If you request that we provide services in relation to a product or service and we do not receive a commission. Any such fee would be agreed and authorised by you in writing before we complete the services. This may arise in the event that you request that we provide Services in relation to either a product that is offered by a provider that we do not hold an accreditation with, or a product that is outside our usual commission arrangements with our product providers.

(b) Repayment of commission: If you repay or refinance your lending before a certain period of time (usually within 28 months of settlement) a product or service provider may require that we repay all or some of the commission that we were paid. Any such clawback of commission will passed on in full to you to cover the costs of our time spent providing services to you in connection with the applicable product. The full amount of our commission will be detailed to you in our statement of advice and details of any clawback charged will be provided to you prior to invoicing for reimbursement. The fee charged will not exceed the amount of commission clawed back from the lender.

Commissions

Product providers may pay us a commission if you decide to take up our advice and borrow or invest with them. We may also receive a commission payment or referral fee for business referred to other businesses.

The types of payments that may be received include:

- Upfront commission as a percentage of the product at drawdown.
- Renewal or trail commission calculated as a percentage of the product outstanding at the relevant time.
- Fixed rate roll over fee (from some product providers if we assist in refixing your loan).
- Referral fees.
- Other incentives or rewards, for example gifts or tickets to events.

This commission is used to remunerate the financial adviser that provides the advice, and to pay the expenses associated with running our business including any rent, staff costs and IT resources.

Further information about the commissions and incentives that are relevant to the advice you may receive, including the maximum percentages used to calculate the commissions, will be given to you by your Financial Adviser.

Conflicts of interest

We may attend events hosted by industry associations and product providers, at which product providers discuss and provide information about their products. We manage this potential conflict of interest by ensuring we follow an advice process that ensures we prioritise your interests and recommend products that are suitable for you regardless of the information received at such events.

We take steps to ensure that the conflicts of interest, including receipt of commissions or other incentives, does not influence the advice we give to you and that our advisers prioritise your interests by recommending the best product for your purpose regardless of the type and amount of commission we or they may receive.

We do this by:

- Ensuring our advisers follow an advice process that ensures they understand your needs and goals and that their recommendations meet those needs and goals.
- Ensuring our advisers receive regular training on how to manage conflicts of interest.
- Providing you with a schedule showing commission amounts and types by product provider. This schedule is contained within each Financial Adviser's personalised Disclosure Guide. A Financial Adviser will provide you with more information about commissions during the advice process.

If there are any conflicts of interest apart from commission that could potentially influence the advice that we give, these will be shown in your Financial Adviser's Disclosure Guide.

Our duties and obligations to you

Rural Business Partners, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013.

These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to our clients' interests, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is Marc Brakenrig who can be reached via email at marc@ruralbusiness.co.nz or phone 021 966 447. Marc will reply to you within 48 hours. Our internal complaints handling process is as follows:

1) To lodge a complaint, please email your complaint to our internal complaints' manager
2) We will reply to you within 2 business days.
3) We will aim to resolve your complaint within 10 working days

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: FSCL. This service will cost you nothing and will help us resolve any complaints. You can contact FSCL at:

- by calling 0800 347 257
- by emailing complaints@fscl.org.nz
- through FSCL's website: www.fscl.org.nz
- writing to: FSCL at PO Box 5967, WELLINGTON 6011

Finally

We welcome any questions or queries you have regarding this information, nut more importantly, we look forward to working with you.