PUBLICLY AVAILABLE DISCLOSURE STATEMENT
Effective 1 July 2026

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.

Rural Business Partners 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 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:
- Loans including mortgages, reverse mortgages and deposit bonds
- KiwiSaver schemes
- Other Managed Investment Schemes

At Rural Business Partners we are not restricted to using any particular product provider, this allows us to compare products to provide you with the terms best suited to your needs.

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 are covered by your businesses Advisory Package. Advisory package fees are dependant on the nature and scope of the advice and service we provide. 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.

Commissions

Product providers may pay us a commission if you decide to take up our advice and borrow or invest with them. If a product provider pays us a commission this will be deducted off your Advisory Package fees allowing us to remain independent and ensuring that your interests are put first. The amount deducted will not exceed the total fee of the advisory package for that engagement period meaning that if the commission paid by the product provider exceeds the fee for your advisory package that no refund or credit will be offered.

If you cancel or refinance your loan/investment within the first two years after it settles we may be charged a clawback of the commission from the product provider which we will in turn pass on to you. The value of this clawback will not exceed the amount that we deducted off of your fees when the commission was received.

Commission for services in relation to loan products may be paid by the lenders as follows:

- Initial Commission: We may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.55% and 1.00% of the initial mortgage balance or amount funded.
- Ongoing Commission: We may also receive 0.15% to 0.20% of the mortgage balance on each anniversary.

Commission for services in relation to Managed Investment Schemes including KiwiSaver may be paid by the product providers as follows:

- Initial Commission: We may receive up to $400 upfront commission at time of investment depending on the product provider.
- Ongoing Commission: We may also receive 0.20% to 0.50% per annum of the funds under management depending on the provider.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. We ensure that we prioritise your interests by following an advice process that considers your circumstances and goals. We research suitable products and providers to ensure the advice meets your needs.

At the date of this document, there are no conflicts of interest that would or could reasonably be expected to materially influence our recommendations for financial products to acquire or dispose of.

How we manage any conflicts of interest

To ensure we prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our Advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, 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.