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PRIMARY DISCLOSURE DOCUMENT

Name:	Sandeep Maisuriya
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Company name:	SMIJ Mortgages Ltd
Trading names:	Zest Brokers
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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 any category 2 product.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem. You may contact the internal complaints scheme by phone, email or writing. For complaints received by phone, in some cases, we may require you to put the complaint in writing.

Our contact details are: Complaints Handling Officer
Zest Brokers
PO Box 480
Whangarei 0140

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
PO Box 5967, Wellington 6145
Email: complaints@fscl.org.nz
Freephone: 0800 347 257

How I am regulated by the government?

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

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

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?).

Declaration I, Sandeep Kumar Gunvantbhai Maisuriya 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: Date: