



Financial Advice Disclosure

Stakeshop Pty Ltd ("Stake") is registered as an overseas company in New Zealand (NZBN: 9429047452152), and is registered as a Financial Service Provider (No. FSP774414). We hold a transitional licence issued by the Financial Markets Authority ("FMA") to provide a financial advice service.

Nature and scope of advice

Stake can provide you with financial advice in relation to shares and exchange-traded funds ("ETFs") available for trading via our platform.

At Stake, we're focused on giving you a better investing experience but the content on this website, our mobile app, our marketing material, or any information you receive from an employee representing Stake has not been prepared to take into account your personal objectives, circumstances or financial needs. As such, any advice given is of a general nature only, and is intended to be used as part of your wider research and due diligence and as a tool to assist your own decision making. This extends to any marketing material you may see, including, but not limited to, our blog posts, our social media posts and any other communications published by Stake.

Stake does not provide financial advice tailored to individual customers. However, we do accept questions from customers regarding specific shares, ETFs and companies. Any answer to your question you receive will not take into account your personal objectives, circumstances or financial needs, and should be used to assist in your decision making but should not form the sole basis for your decision making.

Stake may refer you to other resources for your own research. This is not to be considered by you as financial advice provided by Stake.

Fees, expenses, or other amounts payable

Stake does not charge fees, expenses or any other amount for any financial advice provided to our clients. Please click [here](#) to view a breakdown of all fees charged by Stake.

Conflicts of interest and commissions or other incentives

Stake is not aware of any existing or potential conflict of interest. If we do become aware of any such conflict, we will take all reasonable steps to ensure our advice is not materially influenced by our own (or any associated entity's) interests and will inform the client as soon as we become aware.

To manage any conflicts of interest, we have the following processes and policies in place:

- Conflict of Interest Policy

We do not receive any commissions or other incentives in relation to advice given to our clients.

Complaints process

If you wish to make a complaint, you can contact us at support@hellostake.com. Once we receive your complaint we will respond confirming we received it within one business day, and attempt to resolve it within five business days. If we are unable to come to a resolution within five business days, the complaint will be escalated internally and further investigation will be conducted by our Complaints Manager. This process will take a maximum of thirty working days.

Dispute resolution process

If we cannot resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact *Financial Services Complaints Ltd.* ("FSCL"). FSCL is a disputes resolution scheme that provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we have not been able to resolve your complaint to your satisfaction. You can contact FSCL by emailing complaints@fscl.org.nz, or by calling 0800 347 257. You can also fill in their complaints form [here](#).

Duties

Stake has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- meet the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services ("Code") (these are designed to make sure that we have the expertise needed to provide you with advice)
- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of ethical behaviour, conduct and client care set by the Code (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

You can contact us by emailing support@hellostake.com.