



中國銀行

BANK OF CHINA (New Zealand) Limited

Disclosure Statement Effective from 29 March 2019

Qualifying Financial Entity

Bank of China (New Zealand) Limited ('BOCNZ') is a Qualifying Financial Entity ('QFE') under the Financial Advisers Act 2008 ('FAA'). This means we take primary responsibility for the financial adviser services provided by our employees who are 'QFE advisers' under the FAA. Our Financial Service Provider registration number is FSP409486.

This Qualifying Financial Entity Disclosure Statement ('QFEDS') provides information about the financial adviser services that our QFE advisers provide to retail customers. It should help you decide if you want to use our QFE advisers and whether you want to follow any of their financial advice.

BOCNZ is a Registered Bank:

BOCNZ carries on business as a bank (a 'licensed service' under the FAA) and is registered as a bank by the Reserve Bank of New Zealand under the Reserve Bank of New Zealand Act 1989. We are 100% owned by the Bank of China Limited (BOC), an international financial services organisation offering a large range of financial products and services.

How is BOCNZ Regulated?

We are licensed and regulated by the Financial Markets Authority for the financial adviser services we provide. You can check our status as a QFE at any time on the register of financial service providers at fspr.govt.nz.

You can also obtain information about financial advisers in general, or report information about us or our financial advisers, by contacting the Financial Markets Authority at:

Web: fma.govt.nz
Address: PO Box 1179, Wellington 6140
Investor Helpline: 0800 434 56

Financial Adviser Services and Financial Products we provide:

BOCNZ may provide financial adviser services to you either through a QFE adviser or an Authorised Financial Adviser. BOCNZ's QFE advisers may provide financial adviser services in relation to the following types of category 2 products:

- Bank Deposits (Current/Savings and term deposits)
- Home Loans
- Remittance, Foreign Exchange Services and Internet Banking

If you require financial advice for any products not listed above, or any other financial adviser services (such as an investment planning service), your QFE adviser will arrange for you to speak to our Authorised Financial Adviser. A copy of BOCNZ's Authorised Financial Adviser's disclosure statement under the FAA is available on request and free of charge.

Resolving a Complaint or Problem:

Our goal is to provide you with the highest levels of quality service and support at all times. But if you do have a complaint or a problem with our products or services, please let us know as soon as you can so that we can help you and try to resolve your complaint or problem. Your feedback also helps us continue to improve our products and services. We are committed to helping you as quickly and fairly as possible, and we assure you that we will do our best to address your complaint quickly and sincerely. Full details of our complaints procedure are available from our offices or online at www.bankofchina.com/nz

We have a well-established effective escalation process, meaning we will work with you to address your concern as quickly as possible, whilst still providing you options to take the matter further if you are unhappy with the outcome.

- Firstly, you may directly contact the staff member who provided you with the product or service; or
- You may visit our offices, or call us on 09 980 9000.
- If the problem is not resolved to your satisfaction, you may:
 - Contact our Country Compliance Manager 09 980 9022; or
 - Fill in the Customer Feedback Form available from our offices.
- Our Country Compliance Manager will then work with you to resolve the matter.

Banking Ombudsman Dispute Resolution Scheme:

BOCNZ is a member of the Banking Ombudsman Dispute Resolution Scheme, which is an approved scheme under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. If you are not satisfied with the resolution suggested by our Country Compliance Manager, you can request a review from the Office of the Banking Ombudsman. You can find out more about the Banking Ombudsman by picking up a copy of the Banking Ombudsman brochure at our offices or online at bankomb.org.nz.

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