

# Publicly Available Disclosure Disclaimer – Three Pillars Finance Limited

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## Licensing Information

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Three Pillars Finance Limited] (FSP1012372) is an Authorised Body operating under the Financial Advice Provider licence held by Finsure New Zealand Limited (FSP1005389).

Finsure NZ is licensed and regulated by the Financial Markets Authority (FMA) to provide financial advice services.

You can view our registration and licence details by searching “FSP1012372” on the Financial Service Providers Register (FSPR).

## Nature and Scope of Advice

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We provide financial advice in relation to Vehicle Finance and Personal loans

We may recommend products from some or all of the following lenders or product providers:

If we can only provide advice on certain providers or product types, this will be explained before we proceed with our advice.

Heartland Bank

GEM By Latitude

Prospa

CFI

Unity

Finance now

Geneva

Broadlands Finance

Auto Finance Direct

Nectar

Three Pillars Finance Limited | NZBN:

**NZBN:**9429053559029

| FSP1012372

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## Fees and Expenses

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We may charge a fee for providing financial advice or arranging a loan.

If a fee applies, we will tell you the amount (or how it will be calculated), when it will be payable, and include this in our written disclosure before we proceed.

## Conflicts of Interest and Commissions

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We may receive commissions from product providers if you proceed with a loan or product we recommend.

The amount and type of commission depend on the provider and product type. This will be disclosed in writing before you act on our advice.

We follow Finsure NZ's Conflicts of Interest Policy and maintain registers of conflicts, gifts, and incentives.

We prioritise our clients' interests by following a robust advice process, undergoing regular training, and participating in Finsure's ongoing compliance and assurance programme.

## Complaints and Dispute Resolution

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If you have a complaint about our financial advice or service, please contact us first so we can address it promptly.

### Contact:

Three Pillars Finance Limited

90 Fitzgerald Avenue Christchurch 8011

021679517

Team@3pf.co.nz

<https://threepillarsfinance.co.nz/>

Three Pillars Finance  
0210679517  
team@3pf.co.nz  
www.threepillarsfinance.co.nz

We will acknowledge your complaint within two business days and aim to resolve it within ten working days.

If we cannot reach a resolution, you may refer your complaint to our **external dispute resolution scheme (DRS)**:

FSCL (Financial Services Complaints Limited)

PO Box 5967  
Wellington 6140 0800

347 257

[complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

## Our Duties

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As a Financial Advice Provider authorised under Finsure New Zealand Limited's licence, we and our advisers have legal duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

These duties require us to:

- Give priority to your interests when providing financial advice.
- Exercise care, diligence, and skill at all times.
- Meet the competence, knowledge, and skill standards set out in the Code.
- Comply with the ethical behaviour, conduct, and client-care standards required by the Code.

These obligations are designed to ensure you receive advice that is appropriate, transparent, and in your best interests.

*Last Updated: April 2026*