

Name Of Qualifying Financial Entity: Instant Finance Limited (trading as "Instant Finance", "My Finance" and "Fair City Finance")

Telephone Number: 0800 760 000

FSPR Number: 20381

Email Address: QFE@if.co.nz

This Disclosure Statement was Prepared On: 26 August 2016

Address: Level 1, Building B, 600 Great South Road, Greenlane, Auckland

Postal Address: PO Box 11427, Ellerslie, Auckland 1542

It is important that you read this document

The information provided in this Disclosure Statement is important, and should help you to decide which financial adviser to use. It also provides some useful information about Fair City Finance, which is a division of Instant Finance Limited. In this Disclosure Statement a reference to Fair City Finance should be read as a reference to Instant Finance Limited, the legal entity which is the Qualifying Financial Entity.

Fair City Finance is part of a Qualifying Financial Entity

Fair City Finance is part of a Qualifying Financial Entity for the purposes of the Financial Advisers Act 2008.

This means that Fair City Finance is part of an entity which is licensed and regulated by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

As part of a Qualifying Financial Entity, Fair City Finance takes responsibility for the adviser services provided by its staff.

How can Fair City Finance's Staff help you?

Fair City Finance's staff can provide you with financial adviser services for the following products:

Credit Contracts

Motor Vehicle Insurance

Payment Protection Insurance

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of Fair City Finance's service in respect of those products listed above, please tell the Fair City Finance staff member you are dealing with or their Manager, and we will try to fix the problem. You may also initiate Fair City Finance's internal complaints policy by writing to:

The Compliance Manager

Fair City Finance

PO Box 11427

Ellerslie

Auckland 1542

Telephone:

09 525 3600

Fax:

09 525 3366

Email address:

QFE@if.co.nz

Fair City Finance's internal complaints policy sets out time frames for a response to your complaint, who will respond and how your complaint will be handled. For a more detailed explanation please contact the Compliance Manager noted above.

If we cannot agree on how to fix the issue, or if you decide not to use Fair City Finance's internal complaints policy, you can contact:

Insurance & Financial Services Ombudsman Scheme (IFSO Scheme)

PO Box 10-845

Wellington 6143

Telephone:

0800 888 202

Fax:

04 499 7614

Email address:

info@ifso.nz

Web Site:

www.ifso.nz

This service will cost you nothing, and will help us resolve any disagreements.

How is Fair City Finance regulated by the Government?

You can check that Instant Finance Limited is a Registered Financial Services Provider and a Qualifying Financial Entity at <http://www.fspr.govt.nz>. The Financial Markets Authority licences and regulates Qualifying Financial Entities. You can contact the Financial Markets Authority for more information, including information about financial advisers, financial tips and warnings.

You can report information or complain about Fair City Finance's conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose first to use the dispute resolution procedures described above (under What should you do if something goes wrong?). You can contact the Financial Markets Authority at:

The Financial Markets Authority

PO Box 1179

Wellington 6140

Telephone:

0800 434 566

Fax:

04 472 8076

Website:

www.fma.govt.nz