

QFE Disclosure Statement

Name of Qualifying Financial Entity ("QFE"): Flexi Cards QFE Group ("QFE Group", "us", "we", "our")
Address: Our principal place of business is 111 Carlton Gore Road, Newmarket, Auckland 1023, New Zealand
Our postal address is Private Bag 94013, Auckland 2241, New Zealand
Telephone number: 09 525 8550
Email address: customerservice@flexicards.co.nz

This Disclosure Statement was prepared on 30 November 2017




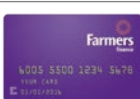


It is important that you read this document

This disclosure statement provides some important information about our QFE advisers and dispute resolution options. It should help you to make an informed decision about whether to use our QFE advisers and whether to follow the financial advice given by our QFE advisers.

The disclosures in this disclosure statement are made pursuant to section 25 of the Financial Advisers Act 2008.

Who are we

As a QFE Group, we are comprised of associated entities. Below is a brief description of the financial products issued by our associated entities:

Products / Brands	Description	Associated entity / Product issuer
	Q Mastercard®	Columbus Financial Services Limited
	Flight Centre Mastercard®	Columbus Financial Services Limited
	Q Card® incorporates fixed instalment, flexible payment and revolving credit financing options, with a pre-approved credit limit.	Consumer Finance Limited
	The Farmers Card™ is a credit card that is accepted at all Farmers stores and at over 7,800 other retail outlets.	Retail Financial Services Limited
	Credit repayment insurance and chattel insurance are sold through our Customer Care Team and at selected retail outlets.	Consumer Insurance Services Limited
	The investment products offered to the public are debentures that are first ranking, secured, term and call deposits.	Fisher & Paykel Finance Limited*

Our advisers

Our employees who provide you with financial advice are QFE advisers. They can give you advice only in relation to financial products issued by the QFE Group. As our QFE advisers are employed by the relevant product issuer, or a related party of the relevant product issuer, advice given by our QFE advisers cannot be regarded as independent financial advice.

We take responsibility for the financial adviser services provided by our QFE advisers

Scope of advice

Please note that we do not provide investment planning or broking services. We also do not give advice that is tailored to your particular financial circumstances.

Fees and incentives

There is no fee payable by you in connection with our financial adviser services and our advisers are not paid a commission.

Complaints

If you have a problem, concern, or complaint about any part of our service, please contact us so that we can try to fix the problem.

You may contact our internal complaints scheme:

By telephone:

For matters relating to Q Mastercard, call 0800 119 100.

For matters relating to Flight Centre Mastercard, call 0800 500 450.

For matters relating to Q Card, call 0800 117 000 or 09 525 8554.

For matters relating to Farmers Card, call 0800 10 11 70 or 09 580 7250.

For matters relating to our insurance products, call 0800 855 333 or 09 525 4770.

For matters relating to our investment products, call 09 525 8550.

By email: complaints@flexicards.co.nz

By post: Flexi Cards QFE Group Complaints Officer, Private Bag 94013, Auckland 2241.

We aim to acknowledge and resolve all complaints in a timely manner. If we cannot resolve your complaint immediately, we will advise you of this and endeavour to keep you informed of progress throughout the process. All complaints are received by our Customer Service Representatives who will endeavour to resolve your complaint in the first instance or, if this is not possible, refer your complaint to our Complaints Officer.

If we cannot agree on how to fix the issue, you can contact Financial Services Complaints Limited ("FSC"), an external dispute resolution scheme approved by the Minister for Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSC:

By telephone: 0800 347 257

By fax: 04 472 3727

By email: complaints@fsc.org.nz

By post: Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6145

For more information, visit the FSC website: www.fsc.org.nz

Alternatively, you may lodge a complaint or report to the Financial Markets Authority at any time:

By telephone: 04 472 9830

By fax: 04 472 8076

By post: Financial Markets Authority, PO Box 106 672 Auckland 1143

The Financial Markets Authority is also a key source of general information about financial advisers.

For more information, visit the FMA website: www.fma.govt.nz

Matters relating to grant of QFE status

The QFE Group's grant of QFE status is subject to the Standard Conditions for QFEs. There are no individual terms and conditions for the QFE Group.

Licensed services

The QFE Group is licensed and regulated by the Financial Markets Authority for the financial adviser services we provide.

Further Information

For general information about our credit and insurance products, you may contact one of our QFE advisers:

By telephone:

For matters relating to Q Mastercard, call 0800 119 100.

For matters relating to Flight Centre Mastercard, call 0800 500 450.

For matters relating to Q Card, call 0800 117 000 or 09 525 8554.

For matters relating to Farmers Card, call 0800 10 11 70 or 09 580 7250.

For matters relating to our insurance products, call 0800 855 333 or 09 525 4770.

By email: customerservice@flexicards.co.nz

For any queries relating to investment products issued by Fisher & Paykel Finance Limited*, please contact Computershare Investor Services Limited in the first instance:

By telephone: 0800 65 10 10

By email: flexicards@computershare.co.nz

Alternatively, for general information about our investment products, you may contact one of our QFE advisers:

By telephone: 09 525 8550

By email: customerservice@flexicards.co.nz

• the status of the QFE; and

• whether other entities are a member of the QFE Group.

No endorsement

Nothing in this disclosure statement is intended to imply that the Financial Markets Authority has endorsed or approved the business, financial adviser services or solvency of the QFE Group.

*Fisher and Paykel Finance Limited is a subsidiary of Flexi Cards Limited.

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.