



PUBLIC DISCLOSURE STATEMENT

Key information about the financial advice we provide, who we are, and how we are paid — so you can choose with confidence.



**4D
FINANCIAL
PARTNERS**

PROVIDER

EBD Limited
trading as 4D Financial Partners

LICENCE

FSP 1011992
FMA-licensed FAP

EFFECTIVE

June 2026
Version 1.0

ABOUT 4D FINANCIAL PARTNERS

This information is made publicly available to help you decide whether our financial advice service meets your needs. It is provided under the Financial Markets Conduct Act 2013 and the Financial Markets Conduct Regulations 2014.

Who we are

4D Financial Partners is the trading name of EBD Limited, a financial advice provider licensed by the Financial Markets Authority (FMA) to provide financial advice services in New Zealand.

FINANCIAL ADVICE PROVIDER	EBD Limited (FSP 1011992)
TRADING AS	4D Financial Partners
LICENCE STATUS	Holds a licence issued by the FMA to provide financial advice services
ADDRESS	57A Cashmere Road, Christchurch
PHONE	021 540 274
EMAIL	addison@4d.financial
WEBSITE	4d.financial

The nature and scope of our advice

We provide financial advice to retail clients on the following:

- Personal life, sickness and disability insurance needs and products
- Business life insurance needs
- Health insurance needs and products
- Residential lending (mortgages & personal loans)
- KiwiSaver

Our advice is limited to the providers and lenders we have selected to work with. We do not provide advice on products outside this range, although where a client already holds other products we may consider them as part of giving advice. We do not provide legal or tax advice and recommend you consult your solicitor or accountant for advice of that kind.

Providers we advise on

KiwiSaver: NZ Funds, Milford, Generate, Pathfinder, Booster, Kernel.

Life & Health insurance: AIA, Chubb, NIB.

Residential lending: ANZ, ASB, BNZ, Westpac, Kiwibank, SBS, Co-operative Bank, Sovereign Home Loans (AIA Go Loans), Resimac, Avanti Finance, Prospa, GoldBand Finance, Pepper Money, Mutual Credit Finance, Select / Bluestone, Cressida Capital, Funding Partners, Southern Cross Partners, DBR, Basecorp, Liberty Financial, Unity Credit Union, and Heartland Bank / Marac.

Our duties to you

4D Financial Partners, and the advisers giving advice on our behalf, are bound by duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services. We are required to:



- give priority to your interests by taking all reasonable steps to ensure our advice is not materially influenced by our own interests;
- exercise care, diligence and skill in providing you with advice;
- meet the standards of competence, knowledge and skill set out in the Code; and
- meet the standards of ethical behaviour, conduct and client care set out in the Code.

How we are paid, and our conflicts of interest

In most cases you will not pay a fee for our advice. Where you take out a mortgage, insurance policy or KiwiSaver product on our advice, we may receive a commission from the relevant lender, insurer or provider. A share of that commission is paid to EBD Limited for compliance, training and back-office support.

Because commissions are received from product providers, this creates a potential conflict of interest. We manage this by following an advice process centred on your circumstances and goals, by researching suitable products across our provider range, by recording and reviewing conflicts in a register, by completing annual training on managing conflicts, and through an annual independent audit and compliance review. The specific commission and any fee relating to a product we recommend will be disclosed to you in writing before you commit.

Fees that may apply

Some non-bank lenders and some complex lending do not pay commission. In those cases a fee may be charged on settlement, generally no more than 1% of the loan amount. A fee may also apply if a residential home loan is repaid within 24–27 months of drawdown (a clawback). Where a fee applies, we will tell you whether it is payable, how it is calculated and when it is due, before you are committed.

If something goes wrong — complaints

If you have a concern or complaint, please contact our internal complaints manager, Addison Dale, at addison@4d.financial or 021 540 274. We will acknowledge your complaint within 2 business days and aim to resolve it within 7 working days.

If we cannot resolve your complaint, or you would prefer not to use our internal process, you can contact our external dispute resolution scheme, **Financial Services Complaints Limited (FSCL)**. This service is free to you and independent. FSCL can be contacted on 0800 347 257 or at complaints@fscl.org.nz.

Reliability history

A reliability event is something that might materially influence your decision to seek advice from us — for example, legal proceedings or bankruptcy in the last four years. Neither EBD Limited nor Addison Dale has been subject to a reliability event.

EBD Limited (FSP 1011992) trading as 4D Financial Partners holds a licence issued by the Financial Markets Authority to provide financial advice services. This disclosure was last updated in June 2026. The information here is made available under regulation 229C of the Financial Markets Conduct Regulations 2014.