



SCOPE OF SERVICE

What we advise on, the providers we work with, and the boundaries of the advice we give.



**4D
FINANCIAL
PARTNERS**

PROVIDER

EBD Limited
trading as 4D Financial Partners

ADVISER

Addison Dale
FSPR 777157

EFFECTIVE

June 2026
Version 1.0

OUR SCOPE OF SERVICE

This document explains the advice we can and cannot give, the product providers we have selected to work with, and the way we work with you. It should be read together with our Disclosure Statement and Privacy Policy.

Your adviser and provider

| | |
|---------------------------|------------------------------------|
| ADVISER | Addison Dale (FSPR 777157) |
| FINANCIAL ADVICE PROVIDER | EBD Limited (FSP 1011992) |
| TRADING AS | 4D Financial Partners |
| ADDRESS | 57A Cashmere Road, Christchurch |
| CONTACT | 021 540 274 · addison@4d.financial |

Addison Dale provides financial advice to you on behalf of EBD Limited, which holds a licence issued by the Financial Markets Authority to provide financial advice services.

What we provide advice on

We give regulated financial advice in the following areas:

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

The providers and lenders we advise on

Our advice is drawn from the following selected providers. We do not generally provide advice on products outside these ranges; where a client holds other products, we may consider them as part of providing advice.

KiwiSaver providers

- NZ Funds KiwiSaver
- Milford KiwiSaver
- Generate KiwiSaver
- Pathfinder KiwiSaver
- Booster
- Kernel

Life & Health insurance providers

- AIA
- Chubb
- NIB

Lenders

- ANZ
- ASB
- BNZ
- Westpac
- Kiwibank
- SBS (Southland Building Society)
- Co-operative Bank
- Sovereign Home Loans (AIA Go Loans)
- Resimac
- Avanti Finance
- Prospera
- GoldBand Finance
- Pepper Money
- Mutual Credit Finance
- Select / Bluestone
- Cressida Capital
- Funding Partners
- Southern Cross Partners
- DBR
- Basecorp
- Liberty Financial
- Unity Credit Union

- Heartland Bank / Marac

What else we can offer

We can help you with other services through our referral partners:

- Tower — Fire & General insurance
- Asset Finance
- Prospa
- XE Money

What sits outside our scope

We are unable to offer legal or tax advice and recommend you consult your solicitor or accountant for advice of that type. We do not provide advice on products beyond those listed above.

How we work with you

We follow a structured advice process: we take time to understand your circumstances and goals, research suitable options across our provider range, and give advice designed to meet your needs. We will agree the scope of our work with you before advice is given, and we will tell you in writing about any commission or fee relating to a recommendation before you commit to it.

You may ask us to narrow or extend the scope of our advice at any time. If a need falls outside what we are able to advise on, we will tell you and, where appropriate, refer you to a suitable specialist.

EBD Limited (FSP 1011992) trading as 4D Financial Partners. Addison Dale (FSPR 777157). This Scope of Service was last updated in June 2026 and should be read alongside our Disclosure Statement, Privacy Policy and Complaints & Dispute Resolution process.