



Disclosure Information

02/09/23

About Me

My name:	Vikas Saharan
My FSP number:	100023
My Contact details:	Address: 74 Landscape Road, Papatoetoe
	Phone: 0212890001
	Email: vikas@greenline.co.nz

I am a financial adviser and provide advice on behalf of Greenline Financial Solutions Limited, 1000027 who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Greenline Financial Solutions Limited and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant history / Qualifications

I have been in the Insurance & Lending industry for 9 years. I have completed the NZ Certificate in Financial Services Level 5 (Mortgage & Risk Insurance).

My Services

Home Lending

I work with banks, lenders & Insurance company to recommend the lending products and solutions that I think best fit your circumstances and requirements from the following providers:

- ANZ
- ASB
- BNZ
- Westpac
- Bluestone



- Resimac
- Basecorp
- Liberty Finance
- Prospa
- SBS
- Pepper Money
- ASAP Finance
- Avanti

In place of an upfront fee, Greenline Financial Solutions Limited is paid a commission by the recommended lending provider. This commission will range from 0.55% to 0.88% of the total lending, depending on which provider you choose to take a loan with. I will confirm the amount of commission Greenline Financial Solutions Limited will receive when I provide my recommendation to you.

Personal Risk (Life, Income, Disability & Health Insurances)

I provide personalized advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

- AIA
- Chubb Life
- NIB

In place of an upfront fee, Greenline Financial Solutions Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 140% to 240% of the first year's premium, depending on which insurance company you take out cover with. I will confirm the amount of commission Greenline Financial Solutions Limited will receive when I provide my recommendation to you.

I Work for You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the providers for the services I provide, it is you that I work for. To ensure I put your interests ahead of my own, I follow a 6-step advice process when providing personalized financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you can ask any questions you might have before implementing any of my advice.



If you are unhappy with any aspect of my service, we have an internal complaints process that can be viewed on our website, www.greenline.co.nz

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process.

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

Scheme: Insurance & Financial Services Ombudsman

Address: Level 2, 70 The Terrace, Wellington 6011

Telephone number: 0800 888 202

Email address: info@ifso.nz