

Your Adviser

Financial Advice Provider

CAVE FINANCIAL
Trading as Cave Financial
Consulting Limited
FSP468026

Licencing Status

Class 2 Licence issued by the
Financial Markets Authority on
3 June 2022

Physical and Postal Address

1D Roberta Avenue
Glendowie
Auckland 1071

Financial Adviser

Deborah Carter FSP 10821

Qualifications

New Zealand Certificate in
Financial Services Level 5

Contact Details

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About Deborah Carter

For Deborah, making a difference in people's lives is the reward. With a background in banking and finance, Deborah has many years' experience in the financial services industry to become a specialist in the field of Risk Management and Insurance Services. Deborah has worked to provide solid tailored solutions

for both personal and business situations. Her open and honest approach allows her to work closely with you, this combined with her attention to detail ensures the focus is on getting the right outcome for her clients

Deborah also believes it is important to challenge yourself both professionally and personally. She loves the outdoors and exploring new places and cultures, her biggest highlight was conquering the 17,500ft Annapurna circuit climb in Nepal. A very keen tennis player, you will often find her racket in hand somewhere on a court around Auckland belonging to both Mission and Herne Bay tennis clubs.

About Cave Financial Consulting

At Cave Financial Consulting we want to help you get the lifestyle you want. Whether that be protecting what matters to you, making debt work for you, or helping you to invest better, we will work with you over time to ensure better lifestyle and financial outcomes. Together we will work out what's important to you, what you want to change, what you want more of, and ultimately what lifestyle you want.

We understand that your goals and priorities change as you enter different stages of your life, so by looking at attitudes to risk we can help ensure you get what you want and make sure you don't lose it.

Our aim is to get you the lifestyle YOU want, so how we work for you is your choice. Whether it be acting as a Broker to negotiate rates with mortgage lenders, or as an Adviser guiding you to the right investment or retirement fund, we will always act in your best interest to get you the lifestyle you want now and in the future.

Areas of Financial Advice Provided

Cave Financial only provides financial adviser services in the following areas:

- Personal, business and group risk insurance.
- Financial advice.
- Mortgages and lending.
- KiwiSaver advice.
- Investment and financial planning services.

Our Obligations to you

1. We will treat you fairly.
2. We will act with integrity.
3. We will provide financial advice which is suitable for you.
4. We will protect your privacy and confidential information.
5. We will maintain the competence and skill to deliver advice in our area of expertise.
6. We will maintain the ethical and behavioral standards required by our professional body (Financial Advice New Zealand) in addition to the duties of care required under New Zealand law.

Disciplinary History you Should be Aware of

There have been no Professional Indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions brought against Cave Financial.

Conflicts of Interest

Cave Financial has no financial interests in any insurance, lending, investment or KiwiSaver company. Should any actual or potential conflict of interest arise during any engagement with a client we will bring that to your notice promptly and then seek to manage or avoid the conflict if at all possible.

If management or avoidance of a conflict to your satisfaction is not possible then we will resign from the engagement with you and professionally assist with the appointment of a replacement and more suitable adviser.

Other Interest, Relationships and Associations

Other than that disclosed above, neither I nor any other associated person of mine has or will have or may have any other interest, relationship or association that a reasonable Client would find reasonably likely to materially influence me in providing the financial adviser services to you.

Cost of Advice

Any remuneration arrangements will be negotiated directly with every potential client before any engagement with that client is agreed to.

We may charge fees and/or be paid commissions depending upon the scope of the engagement agreed to by a client.

Cave Financial receives all commissions and client fees that are negotiated by the Financial Advisers working with us. Fees are charged for expertise and opinion, not product placement or "brokering", unless requested by a client and agreed to by Cave Financial.

Fees

Fees are payable electronically and directly by the client to Cave Financial upon invoice for financial advice and planning work. The hourly rate charged is between \$250 to \$350 (+GST).

An estimate of fees for any particular engagement can always be provided in advance, and if necessary, we can agree in advance to a fixed price for an engagement.

Commissions

There are situations in which we will be paid by a supplier company, for 'brokering' or implementing a financial product or service on behalf of the client. The benefit to the client is that for the expertise and time involved in the implementation process, no matter how long it takes, there is no direct fee payable by the client to Cave Financial.

Cave Financial does not charge our clients for services where we are remunerated by the provider of the products and services that our clients have chosen to implement.

When implementing life insurance, mortgages, KiwiSaver or investments, we are paid via "brokerage", or commission, with Cave Financial Consulting Limited only receiving payment if we are successful in placing business which the client is happy with.

See appendix 1. for the percentage range of commissions payable.

Non-monetary Benefits

From time to time, we may receive certain non-monetary benefits from product providers. These benefits could include travel, corporate gifts, invitations to sporting or charitable events, subsidized professional development, generally less than \$500 in value in total.

Complaints

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

Cave Financial has an internal complaints process and we undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone, by email or in writing.

If your complaint cannot be satisfactorily resolved this way, it then becomes a dispute.

The Dispute Resolution process is:

1. In the event of a dispute, you must notify us that the complaint is not resolved and is now a dispute.
2. We will confirm in writing our internal complaints process, likely timeframes, and our Disputes Resolution Scheme which you can access at any stage should you choose to.
3. Should we fail to handle the problem to your satisfaction within a reasonable time frame then the product providers themselves have internal complaints handling processes which you might wish to also access. This means that if we have used a particular product that is connected to the issue at dispute, you can contact the company that issued that product and have them attempt to resolve the matter as well.
4. If these options fail to resolve the dispute to your satisfaction, then you may take the matter to the Financial Dispute Resolution Service ("FDRS") of which we are a member. We are bound by the outcome of that process. You can choose to be bound by the outcome but you can also choose to be free to pursue other legal avenues if you wish.

Their service will cost you nothing as we pay for it, and it can help us resolve any disagreements.

You can contact:

Financial Dispute Resolution Service
P O Box 2272
Wellington 6140

Level 4
142 Lambton Quay
Wellington 6011

Phone: 0508 337 337

Email: info@fdrs.org.nz

Website: www.fdrs.org.nz

Your Privacy

When working with you, we collect personal information to provide advice and services that are suitable for your circumstances. This may include information about your identity, financial situation, health (where relevant), and your instructions.

We collect, use, store, and share personal information in accordance with the Privacy Act 2020, as amended by the Privacy Amendment Act 2025. This includes meeting requirements relating to transparency, security safeguards, privacy breach management, and overseas disclosure of information.

Your information may be held securely on our internal systems and with trusted third-party cloud and technology service providers. We may also use secure digital and AI-assisted tools (such as meeting recording, transcription, or summarisation tools) to support accurate record-keeping and service delivery. These tools do not make decisions about you and are used subject to appropriate privacy, confidentiality, and security controls.

You have the right to request access to, and correction of, personal information we hold about you. Further details about how we manage and protect personal information, including how to raise a privacy concern, are set out in our [Privacy Policy](#).



[Appendix 1](#)

Cave Financial Consulting Limited

General Commission Range

MORTGAGES	Commission Range %
Upfront	0.55% to 0.90%
Annual Trail	0.15% to 0.20%
INSURANCES	Commission Range %
Upfront	180% to 240%
Renewal	5% to 10%
KIWISAVER	Fee Range %
Upfront	\$0 - \$150
Trail	0% - 0.60%
INVESTMENTS (Market Value of Portfolio)	Annual Adviser Fee Range %
Investment up to \$500,000	0.70%
Investments between \$500,000 and \$1,000,000	0.50%
Investments between \$1,000,000 and \$2,500,000	0.35%
Investments between \$2,500,000 and \$5,000,000	0.25%
Investments greater than \$5,000,000	0.20%

Note: Investment fee excludes GST.