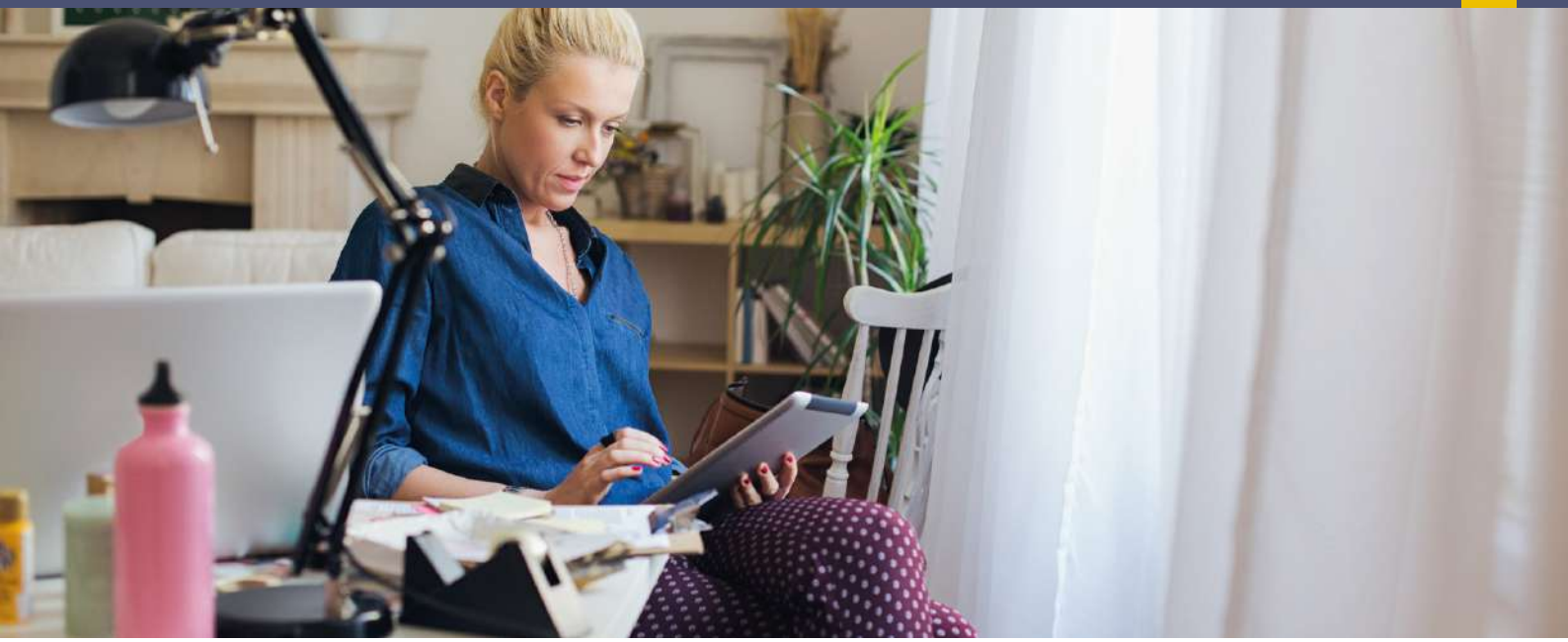

FAIR CONDUCT PROGRAMME SUMMARY

This is a fair conduct programme summary ("FCP Summary") prepared for Gold Band Finance Limited ("GBF") under section 446H of the Financial Markets Conduct Act 2013 ("FMCA"). GBF is a "financial institution" for the purposes of section 446E of the FMCA because it is a non-bank deposit taker, and it provides the relevant services listed below.

This FCP Summary sets out a summary of key matters about GBF's Fair Conduct Programme ("Our FCP") to assist consumers to:

a) be reasonably aware of how we will comply with the fair conduct principle,

b) make informed decisions about dealings and interactions with us in relation to the relevant services and associated products that we provide, and

c) understand how to make a complaint about those relevant services and associated products.

This FCP Summary was approved on 26 March 2025 by our Board of Directors.

Relevant services and associated products

GBF provides the following relevant services and associated products in the following ways:

a) Secured Term Deposits are defined in GBF's latest publicly available Product Disclosure Statement. These Secured Deposits are:

- Secured Term Deposits, Secured Pre-Paid Deposits, and Secured Inflation Adjusted Deposits;
- Primarily fixed term and fixed interest rates, with interest typically paid monthly; quarterly, or compounded quarterly and paid annually;
- Available for fixed periods including 6/12/18/24/36/48/60-month terms, although a different term may be offered;
- Minimum deposit amount is $5,000.

b) Term Loans, which include:

- Interest only and Principal and Interest terms;
- Loans to various borrowing structures, including trusts, companies, sole traders, partnerships, self-employed, consumers (individuals);
- Lending is typically secured against residential property;
- Our lending products are governed by our internal risk management policies and processes, rules and regulations of the Non-bank Deposit Takers Act 2013, and all supervisory requirements contained within our Trust Deed.

c) Both Secured Term Deposits and Term Loans (secured and unsecured) attract interest rates that are typically fixed for the term of the deposit or loan.

GBF services and/or associated products are not distributed to consumers by any party other than GBF or its wholly owned subsidiaries (if any).

Our compliance with the Fair Conduct Principle

We have established and implemented Our FCP. This includes policies, processes, systems, and controls that have been designed to make sure our FCP operates to achieve fair conduct outcomes for our customers. We are committed to maintaining Our FCP so that it remains fit-for-purpose, and compliant in all respects with sections 446G and 446J of the FMCA.

Our Board of Directors have overall responsibility for our compliance with both Our FCP and our compliance with the fair conduct principle. To assist our Board, we have operational oversight within GBF to oversee our day-to-day compliance with both Our FCP and the fair conduct principle.

INSURANCE & FINANCIAL SERVICES OMBUDSMAN

Complaint process

If you believe we have managed your relationship or application unfairly, please raise your issue or complaint with us, and ideally how you would like it to be resolved.

In the first instance please call us at **0800 55 3000** or **info@goldbandfinance.co.nz**.

Post: Client Issues, Gold Band Finance, PO Box 713, CHRISTCHURCH 8140.

We will investigate all allegations of unfair conduct and respond within 5 working days, in writing acknowledging your issue or complaint. In some instances, further information may be sought, however we will update the process to date and outline next steps being taken.

Sometimes we just can't agree. If the matter is not resolved to your satisfaction, you have the option of seeking resolution through an independent dispute resolution process, as outlined below:

- GBF is a member of The Insurance and Financial Services Ombudsman Scheme. ("IFSO Scheme")
- The IFSO Scheme is an approved external disputes resolution scheme pursuant to the Financial Service Providers (Registration and Dispute Resolution) Act 2008
- You can contact the IFSO scheme directly using the details below:

  Website: www.ifso.nz
  Phone: 0800 888 202
  Email: info@ifso.nz

- Our Financial Service Provider (FSP) participant number is FSP32185.

Gold Band Finance Limited offers deposit investments and makes business and personal loans. It is not an investment or financial adviser. Lending Criteria apply to all loans.

This Fair Conduct Programme summary was last updated on 27 March 2025.