

ADVISER CONDUCT STANDARDS



At AIA New Zealand, we're committed to helping New Zealanders live Healthier, Longer, Better Lives. To achieve this, we are guided by our operating philosophy of Doing the Right Thing, in the Right Way, with the Right People, and the Right Results will come.

In line with our operating philosophy, our Fair Conduct Programme and customer outcome commitments promote treating customers fairly.

To support this, we expect advisers to treat customers fairly at all times.

This means taking all reasonable steps to comply with your financial adviser obligations in a manner that promotes public confidence in the financial services industry and by:financial services industry and by:



OUR PRODUCTS

Taking reasonable steps to ensure you keep up to date with AIA's products (e.g. reading Adviser Connect email communications and completing all relevant training).

Maintaining accurate records and confidentiality of customer interactions.



CUSTOMER SERVICE & MAKING A CLAIM

Proactively servicing your customers while they hold our products and striving to ensure they have access to advice when they need it (e.g. making arrangements for customers to be serviced when you go on leave).

Providing appropriate support to customers throughout the claim process.



LEARNING ABOUT OUR PRODUCTS

Ensuring customers understand AIA's products, including key features of the products (benefits and exclusions), disclosure documentation, and the risks of non-disclosure and replacing or retaining existing products.



COMMUNICATING WITH CUSTOMERS

Taking reasonable steps to ensure customers receive AIA communications in a timely manner (for example, by keeping their contact details up to date) and managing any customer queries appropriately.



BUYING OUR PRODUCTS

Taking reasonable steps to ensure fair outcomes for customers when distributing our products (e.g. products should only be sold to meet identified need(s) of a customer).

Consider any vulnerable circumstances a customer may be facing and ensure all relevant information is gathered to appropriately assess an application.



CUSTOMER COMPLAINT HANDLING AND WHAT WE DO WHEN THINGS GO WRONG

Working collaboratively and in good faith to resolve any issues or complaints in a timely manner.

Keeping us informed if there are any misconduct issues or breaches and engaging constructively with our monitoring and assurance practices.

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