YouWealth

Product Disclosure Statement

Issued by Harbour Asset Management Limited – 31 August 2026

This product disclosure statement replaces the product disclosure statement dated 1 April 2026.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on www.disclose-register.companiesoffice.govt.nz. Harbour Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.

1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Harbour Asset Management Limited (Harbour, we, us and our) will invest your money and charge you a fee for its services.

The returns you receive are dependent on the investment decisions we make and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

YouWealth (YouWealth or Scheme) has five funds (Funds) for you to invest in. These investment options are summarised in the table on page 2.

More information about the investment target and strategy for each investment option is provided in the 'Description of your investment options' in Section 3.

Who manages YouWealth?

Harbour is the Manager of YouWealth.

See Section 7 'Who is involved?' for more information.

How can you get your money out?

You can make a withdrawal request at any time.

See Section 2 'How does this investment work?' for more information about transacting.

Your investment in YouWealth can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

The Governing Document does not permit the sale of units to a buyer without our approval.

How will your investment be taxed?

Each Fund is a portfolio investment entity (PIE).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). To determine your PIR, go to www.ird.govt.nz/pir

See Section 6 of the PDS 'What taxes will you pay?' on page 14 for more information.

Where can you find more key information?

We are required to publish quarterly updates for each Fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at bnz.co.nz/youwealthfundupdates. We or BNZ will also give you copies of those documents on request.

Our Funds

Fund name, description and investment objective[1]	Risk indicator	Annual fund charges[2] (% per annum)
High Growth Fund[3] Invests primarily in growth assets, which generally have higher levels of risk with the potential for higher returns. It may also allocate investment to income assets, which generally have lower levels of risk and potential returns. • **Aims to achieve the highest returns of the Funds over the long term.**	Potentially lower returns … Potentially higher returns 1 2 3 4 **5** 6 7 Lower risk … Higher risk	0.45%
Growth Fund Invests mostly in growth assets, which generally have higher levels of risk with the potential for higher returns. It also has a modest allocation to income assets, which generally have lower levels of risk and potential returns. • **Aims to achieve higher returns over the long term.**	Potentially lower returns … Potentially higher returns 1 2 3 **4** 5 6 7 Lower risk … Higher risk	0.45%
Balanced Fund Invests largely in growth assets, which generally have higher levels of risk with the potential for higher returns. It also has a sizeable allocation to income assets which generally have lower levels of risk and potential returns. • **Aims to achieve a medium level of return over the medium to long term.**	Potentially lower returns … Potentially higher returns 1 2 3 **4** 5 6 7 Lower risk … Higher risk	0.45%
Moderate Fund Invests largely in income assets, which generally have lower levels of risk with the potential for lower returns. It also has a sizeable allocation to growth assets, which generally have higher levels of risk and potential returns. • **Aims to achieve moderate returns over the medium term.**	Potentially lower returns … Potentially higher returns 1 2 3 **4** 5 6 7 Lower risk … Higher risk	0.45%
Conservative Fund Invests mostly in income assets, which generally have lower levels of risk with the potential for lower returns. It also has a modest allocation to growth assets, which generally have higher levels of risk and potential returns. • **Aims to achieve relatively stable returns over the short to medium term.**	Potentially lower returns … Potentially higher returns 1 2 **3** 4 5 6 7 Lower risk … Higher risk	0.45%

See Section 4 'What are the risks of investing?' for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice, or work out your risk profile at www.sorted.org.nz/tools/investor-profiler

[1] For more details on how we invest your funds, including the allocation to income and growth assets, see Section 3 'Description of your investment options'. Information about the difference between income and growth assets is in *Other Material Information – More about YouWealth*.

[2] See Section 5 'What are the fees?' for more information.

[3] The High Growth Fund has not been in existence for five years. The risk indicator for this fund uses a mix of market index returns for the period before launch and actual returns from the first complete calendar month after launch.

Contents

1. Key information summary 1
2. How does this investment work? 4
3. Description of your investment options 8
4. What are the risks of investing? 11
5. What are the fees? 12
6. What taxes will you pay? 14
7. Who is involved? 15
8. How to complain 16
9. Where you can find more information 17
10. How to apply 17

This document contains information about the way YouWealth works. YouWealth is an investment product and investment products can be complex. If you do not understand or are unsure of any of the information contained in this document, we recommend you seek financial advice before investing.

Investments made in YouWealth are not bank deposits or other liabilities of Bank of New Zealand (BNZ) or any other member of the National Australia Bank Limited (NAB) group. They are subject to investment risk, including possible delays in repayment. You could get back less than the total contributed. No person (including the New Zealand Government) guarantees (either fully or in part) the performance or returns of YouWealth Funds or the repayment of amounts contributed. NAB, the ultimate owner of BNZ, is not a registered bank in New Zealand but a licensed bank in Australia and is not authorised to offer the products and services mentioned in this document to customers in New Zealand.

Harbour Asset Management Limited (Harbour) uses the BNZ brand under licence from Bank of New Zealand, whose ultimate parent company is National Australia Bank Limited. No member of the FirstCape group (including Harbour) is a member of the NAB group of companies (NAB Group). No member of the NAB Group (including Bank of New Zealand) guarantees, or supports, the performance of any member of FirstCape group's obligations to any party.

2. How does this investment work?

Each Fund is a separate trust under a governing document (Governing Document). The Governing Document describes the rules of YouWealth. YouWealth is designed to help you invest for a better financial future.

For more information about the Governing Document, see *Other Material Information – More about YouWealth*.

The performance of your investment in YouWealth, including any returns or repayment of amounts contributed, isn't guaranteed by us, NAB, BNZ, the Supervisor, any member of the FirstCape group, or any other person.

How your money is invested

Each Fund invests in a range of different types of assets from New Zealand and around the world. We make investment decisions directly and may also appoint underlying investment managers to manage the assets of the Funds. We appoint underlying investment managers who we believe are experts at what they do and how they do it.

When you invest in a Fund, your money is pooled with other investors' money and used to buy investments.

You will be issued units in your chosen Fund(s) when you invest. These units have a price that changes.

Unit prices of any Fund will go up and down depending on the change in value of the investments of the Fund and other factors. This means the value of your investment will change as the value of the Fund(s) you invest in changes over time.

Choosing the right Fund for you

All investments involve risk. Risk means that the value of your investment in future may be more or less than you expect today. Also, we don't know in advance what your investment return will be. Because of this we offer a range of funds, each with different levels of risk and expected return. To manage your risk, you should choose the fund with the best levels of risk and expected return for you.

For more information about how your money is invested, see the supplementary document *Other Material Information – More about YouWealth* at bnz.co.nz/youwealthhelp

Distributions from the Funds

Currently, no distributions will be made from the Funds. Any income received is reinvested in the underlying investments. If this approach changes, we'll let you know.

YouWealth structure

YouWealth is a trust, created by us as Manager and The New Zealand Guardian Trust Company Limited (NZGT) as Supervisor. The way the trust operates is set out in the Governing Document. Our role is to manage YouWealth in line with the Governing Document. NZGT's role is to supervise how we do this and to hold YouWealth's assets as the custodian.

For more information on the role of the Supervisor, see Section 7 'Who is involved?'

The assets of any one Fund cannot be used to meet the liabilities of another.

Why choose YouWealth?

Investing in YouWealth offers you the following benefits.

- YouWealth is managed by investment specialists.
- YouWealth provides a range of diversified investment options to suit your investment timeframe and comfort with risk.
- It's easy to manage your YouWealth investment in the BNZ app or BNZ Internet Banking.

Making investments

You can invest in YouWealth in several ways:

Investment type	Frequency
Initial investment	Your first investment.
Regular investment	Weekly, fortnightly, monthly, quarterly or annually.
Additional investment	At any time.

How can I make regular or additional investments?

- Online through BNZ Internet Banking
- by using the BNZ app
- by calling BNZ on 0800 275 269
- by visiting a BNZ branch
- you can set up a direct debit for regular investments
- via a custodial platform if that is how you access YouWealth.

Currently there are no minimum investment amounts or minimum balance you have to maintain but we may introduce these minimum amounts at any time.

Withdrawing your investments

Generally, you can choose when you make a request to withdraw all or part of your investment balance.

Withdrawal type	Frequency
Regular withdrawal – for when you need a regular payment from your investment	Weekly, fortnightly, monthly, quarterly or annually.
Occasional withdrawal	At any time.

Currently there are no minimum withdrawal amounts but we may introduce a minimum withdrawal amount at any time.

How can I make regular or occasional withdrawals?

You can set up a regular withdrawal or make a one-off withdrawal:

- online through BNZ Internet Banking
- by using the BNZ app
- by calling BNZ on 0800 275 269
- by visiting a BNZ branch
- via a custodial platform if that is how you access YouWealth.

Withdrawals (or switches) from any Fund may be suspended for up to 60 business days (unless the Supervisor approves a longer period). Withdrawals (or switches) may be suspended if allowing them would:

- not be desirable, or
- be prejudicial to the interests of YouWealth investors in that Fund generally.

For more information on how YouWealth works, including joining, making investments and withdrawals, see *Other Material Information – More about YouWealth*.

How to switch between Funds

You can switch your investment between Funds at any time (subject to any suspension).

You can make switches in BNZ Internet Banking, the BNZ app, by calling BNZ on **0800 275 269** or by visiting any BNZ branch. If you hold a YouWealth investment via a custodial platform, contact your platform provider to make a fund switch.

An adjustment will generally be applied to the unit price of a fund for applications and withdrawals (including switches) – these adjustments are also known as a buy/sell spread.

See Section 5 for more about buy and sell spreads.

3. Description of your investment options

High Growth Fund

- Invests primarily in growth assets. It may also allocate investment to income assets.
- Aims to achieve the highest returns of the Funds over the long term.

Risk indicator[1, 3]

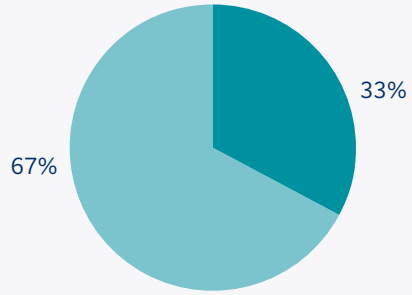
Potentially lower returns — Potentially higher returns

1 2 3 4 **5** 6 7

Lower risk — Higher risk

Target investment mix[2]

Income assets **0%**
Growth assets **100%**



- Cash & cash equivalents
- New Zealand fixed interest
- International fixed interest
- Australasian equities
- International equities

Minimum suggested investment timeframe

12 years

Growth Fund

- Invests mostly in growth assets. It also has a modest allocation to income assets.
- Aims to achieve higher returns over the long term.

Risk indicator[1]

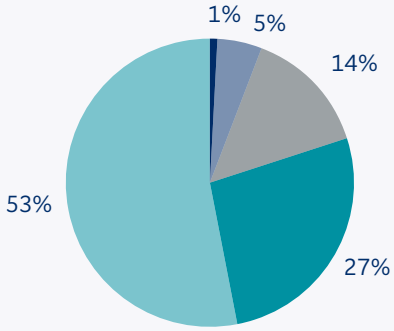
Potentially lower returns — Potentially higher returns

1 2 3 **4** 5 6 7

Lower risk — Higher risk

Target investment mix[2]

Income assets **20%**
Growth assets **80%**



- Cash & cash equivalents
- New Zealand fixed interest
- International fixed interest
- Australasian equities
- International equities

Minimum suggested investment timeframe

10 years

[1] For more information on the risk indicator and the risks of investing see Section 4.

[2] The actual investment mix may vary within allowable investment ranges, depending on market movements and other factors.

[3] The High Growth Fund has not been in existence for five years. The risk indicator for this fund uses a mix of market index returns for the period before launch and actual returns from the first complete calendar month after launch. Therefore, the risk indicator may be less reliable for indicating the Fund's potential future volatility.

Balanced Fund

- Invests largely in growth assets. It also has a sizeable allocation to income assets.
- Aims to achieve a medium level of return over the medium to long term.

Risk indicator[1]

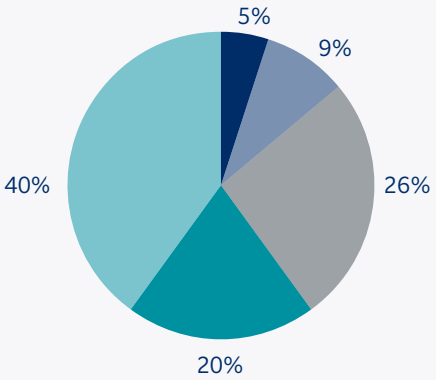
Potentially lower returns — Potentially higher returns

1	2	3	**4**	5	6	7

Lower risk — Higher risk

Target investment mix[2]

Income assets **40%**
Growth assets **60%**



- Cash & cash equivalents
- New Zealand fixed interest
- International fixed interest
- Australasian equities
- International equities

Minimum suggested investment timeframe

7 years

Moderate Fund

- Invests largely in income assets. It also has a sizeable allocation to growth assets.
- Aims to achieve moderate returns over the medium term.

Risk indicator[1]

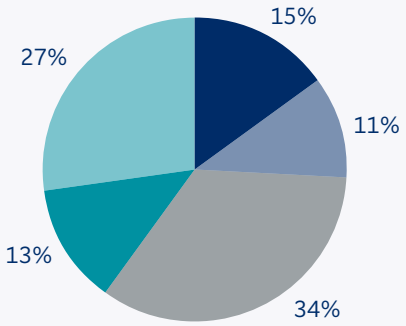
Potentially lower returns — Potentially higher returns

1	2	3	**4**	5	6	7

Lower risk — Higher risk

Target investment mix[2]

Income assets **60%**
Growth assets **40%**



- Cash & cash equivalents
- New Zealand fixed interest
- International fixed interest
- Australasian equities
- International equities

Minimum suggested investment timeframe

5 years

[1] For more information on the risk indicator and the risks of investing see Section 4.
[2] The actual investment mix may vary within allowable investment ranges, depending on market movements and other factors.

Conservative Fund

- Invests mostly in income assets. It also has a modest allocation to growth assets.
- Aims to achieve relatively stable returns over the short to medium term.

Risk indicator[1]

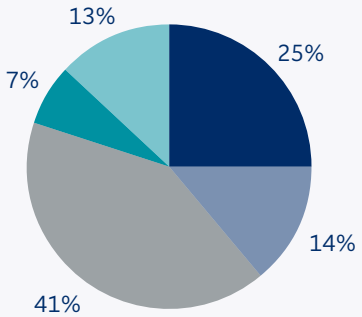
Potentially lower returns — Potentially higher returns

1 2 **3** 4 5 6 7

Lower risk — Higher risk

Target investment mix[2]

Income assets **80%**
Growth assets **20%**



- Cash & cash equivalents
- New Zealand fixed interest
- International fixed interest
- Australasian equities
- International equities

Minimum suggested investment timeframe

3 years

How these funds invest

The Statement of Investment Policy and Objectives (SIPO) sets out details about how we manage the Funds, including the investment strategy and objectives, the target investment mix and allowable investment ranges of the Funds. We can change the SIPO after consulting the Supervisor. Any material changes to the SIPO will be advised in the YouWealth annual report, or in accordance with the Governing Document. The SIPO is available free of charge on the Disclose Register online at www.disclose-register.companiesoffice.govt.nz

Further information about the assets in the Funds can be found in the fund updates at bnz.co.nz/youwealthfundupdates

Responsible investment

Responsible investment, including environmental, social, and governance (ESG) considerations, is taken into account in the investment policies and procedures of the YouWealth scheme as at the date of this product disclosure statement.

The Funds exclude companies under the criteria outlined in our ESG Policy.

You can obtain an explanation of the extent to which responsible investment is taken into account in those policies and procedures at www.harbourasset.co.nz/esg

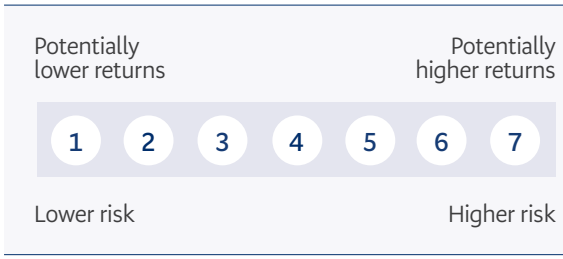
[1] For more information on the risk indicator and the risks of investing see Section 4.

[2] The actual investment mix may vary within allowable investment ranges, depending on market movements and other factors.

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare Funds using the risk indicator.



The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the Fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz/tools/investor-profiler

Note that even the lowest category does not mean a risk-free investment, and there may be other risks that are not captured by this rating.

This risk indicator is not a guarantee of a Fund's future performance. The risk indicator is based on the returns data for the last 5 years. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for each Fund.

The risk indicator for each Fund is calculated based on the volatility of past returns over the 5 years ended 30 June 2026 (Relevant Period), which is not a full investment cycle. In some cases the risk indicator might differ if calculated using a longer timeframe.

Where the Relevant Period has had unusually low or unusually high volatility, the risk indicator may provide a less reliable indication of the potential future volatility of the Fund.

For the risk indicator rating for each Fund, see Section 3 'Description of your investment options'.

General investment risks

Some of the things that may cause a Fund's value to move up and down, which affect the risk indicator, are:

- **Market risk**

  The risk that the value of a Fund changes due to factors that affect a particular financial market or markets. This could include changes in things like: inflation, interest rates, credit availability, currency exchange rates, monetary policy by central banks, taxation and regulation, global politics or investor sentiment. Market performance cannot be accurately forecast in advance. You may get back less than you invested.

- **Asset allocation risk**

  The risk that the allocation of a Fund's assets, across different asset classes, affects a Fund's returns. Funds that invest more in growth assets (such as equities) carry greater risk but offer the potential of higher returns than Funds that invest more in income assets (such as cash or fixed interest).

- **Liquidity risk**

  The risk that investments of a Fund cannot be sold at the desired time or without having a significant impact on their value. This risk is more likely to occur during stressed market conditions. It may mean you are not able to switch or withdraw your investment when you want to.

- **Manager risk**

  This is the risk that investment decisions made by us, or any underlying managers we may appoint, may affect the return on your investment. This includes the risk that those decisions or appointed managers underperform the Fund's objective, relevant index, or comparable investments. For example, we may select, retain, or allocate more to an underlying manager that underperforms, thereby reducing the Fund's returns.

For more information about investment risks see *Other Material Information – More about YouWealth.*

5. What are the fees?

You will be charged fees for investing in YouWealth. Fees are deducted from your investment and will reduce your returns. The fees you pay will be charged in two ways.

- Regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term.
- One-off fees (currently none).

Fund	Annual fund charges (% of the net asset value of each Fund)	Indicative buy spread	Indicative sell spread
High Growth Fund	0.45%	0.07%	0.05%
Growth Fund	0.45%	0.07%	0.06%
Balanced Fund	0.45%	0.07%	0.06%
Moderate Fund	0.45%	0.07%	0.06%
Conservative Fund	0.45%	0.07%	0.06%

The buy/sell spreads are indicative only and they do not include minor variances that may occur due to decimal rounding.

Annual fund charges

The annual fund charges cover the total management fee for each Fund. This fee is accrued daily in each Fund's unit price and is paid to us monthly in arrears. It includes:

- our management fee
- the Supervisor's fee
- underlying fund management fees and expenses (excluding transaction costs)
- administration costs (such as audit fees, registry services and unit pricing and accounting services).

There are other fees and expenses additional to the annual fund charges that may be incurred. See *Other Material Information – More about YouWealth* for further details about fees and expenses.

For information about who is involved and what they do, please refer to Section 7.

Buy/Sell spread

Whenever you buy or sell units in a Fund (for example, when making an application, switching to a different Fund, making a withdrawal or closing your investment), buy or sell spreads will generally be applied. Buy and sell spreads improve fairness between transacting and non-transacting investors by protecting you from the transaction costs of the other members of YouWealth, and likewise, the other members do not incur the cost of your transactions.

Buy and sell spreads are not a fee and they are not paid to us. They cover transaction costs that a Fund is expected to incur when it transacts. Any difference between spread costs charged and transaction costs incurred remains in the Fund and is reflected in the Fund(s) investment returns.

The indicative spreads shown in the table reflect our estimate of the Funds' transaction costs in normal market conditions. We expect the actual spread costs charged to align with our estimates, but spread costs can increase or decrease without notice, particularly in stressed market conditions. Spread costs will vary between Funds because of different transaction costs associated with underlying investments.

We review the level of the spread, at least annually, to ensure the level remains appropriate in the overall context of the market. Please see the worked example on the next page for how spreads are applied as part of the cost of investing.

For more information about spreads, including the estimated spread ranges, please refer to the *Other Material Information – More about YouWealth* document at bnz.co.nz/youwealthhelp

You can locate the current buy/sell spreads at bnz.co.nz/youwealthspreads and find more information about spreads at bnz.co.nz/buysellspreads

GST

The fees don't include GST. If necessary, GST will be added.

The fees can be changed

We may:

- make changes to the fees for any Fund
- introduce new fees (including individual action fees, such as switching fees, that apply to specific decisions or actions).

We can only do this in line with the Governing Document. The Supervisor's fees may be changed by agreement with us.

If we increase fees or introduce new fees, you and the Supervisor will be given 30 business days' prior written notice.

We may waive or amend fees for certain investors. We may also agree with certain investor(s) to pay a proportion of the fees we receive to those investor(s) as a rebate. We do not currently offer fee rebates.

We must publish a fund update for each Fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at bnz.co.nz/youwealthfundupdates

Additional fees and reimbursements

In addition to annual fund charges, we may charge additional fees and seek reimbursement from time to time. These include, but are not limited to:

- Any unexpected fees and expenses, including the Supervisor's special fees where agreed. There is no limit on these fees and expenses.
- Reimbursements from the Funds (to us or the Supervisor) for all expenses, losses, costs or liabilities (including any legal costs) incurred in managing or supervising YouWealth.

Example of how fees/spreads apply to an investor

Samir invests $10,000 in the Balanced Fund. He has a starting value of his investment of $10,000. A buy spread of 0.07% is incorporated in the unit price that he pays for his investment. This equates to $7 (and is paid into the Fund, not to us).

This brings the starting value of his investment to $9,993.

He is also charged management and administration fees, which work out to about $44.97 (0.45% of $9,993). These fees might be more, or less, if his account balance has increased or decreased over the year.

Estimated total fees/spreads for the first year:

Buy/sell spread: $7
Fund charges: $44.97

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the Balanced Fund. If you are considering investing in other Funds or investment options in the Scheme, this example may not be representative of the actual fees you may be charged.

6. What taxes will you pay?

Each Fund in YouWealth is a portfolio investment entity for the purposes of the Income Tax Act 2007. The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to www.ird.govt.nz/pir

If you are unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue.

It is your responsibility to tell BNZ your PIR when you invest or if your PIR changes. If you do not tell BNZ, a default rate may be applied.

If the rate applied to your PIE income is lower than your correct PIR you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you by Inland Revenue.

None of the Funds are foreign investment zero-rate or foreign investment variable rate portfolio investment entities.

We will pay any tax payable on your investment on your behalf. We do this by cancelling units in your investment. If we receive a tax refund for you, we will use it to issue more units on your behalf. The amount of tax we will pay is based on your PIR and your share of the investment's taxable income. Tax will also be paid or refunded if you withdraw some or all of your investment or switch investments between Funds.

If you are investing jointly with another person, we will use the PIR that is the highest PIR of all the joint investors together. Each joint investor will need to provide BNZ with their own PIR and IRD number.

If you hold a YouWealth investment via a custodial platform, your platform provider may be responsible for paying tax on your behalf.

If you do not provide a PIR, you will be taxed at the default rate of 28%.

Your PIR will be changed if we are instructed by the Commissioner of Inland Revenue.

You must provide BNZ with your IRD number. If you do not provide your IRD number, BNZ will be unable to open your investment. You will also be asked to provide tax residency information. If you do not provide this, withdrawals from your investment may be suspended and your investment may be closed.

7. Who is involved?

About us

We are part of a group of investment and advisory businesses ultimately owned by FirstCape Group Limited (FirstCape).

Harbour uses the BNZ brand under licence from BNZ, whose ultimate parent company is NAB, a licensed bank in Australia. No member of the FirstCape group (including Harbour) is a member of the NAB group of companies (NAB Group). No member of the NAB Group (including Bank of New Zealand) guarantees, or supports, the performance of any member of FirstCape group's obligations to any party.

Other related companies may also provide their services to us so that we can provide you with YouWealth.

To find out about our related companies, please see *Other Material Information – More about YouWealth*.

For general enquiries, you can contact us via BNZ (who handles all customer enquiries on our behalf) at:

Call: 0800 275 269

Email: bnz_investment_support@bnz.co.nz

Visit: Any BNZ branch

Write: BNZ Investment Team
Private Bag 92208
Auckland 1142

Who else is involved?

Who	Name	Role
Supervisor and custodian	The New Zealand Guardian Trust Company Limited (NZGT)	Responsible for supervising the performance of our duties. The Supervisor is independent of us.
	NZGT is the custodian through its nominee, a wholly-owned subsidiary.	The custodian holds YouWealth's assets on trust for you separately and independently from us.
Registrar	Apex Investment Administration (NZ) Limited (Apex)	Provides unit registry services that detail the members and their unit holdings of YouWealth.
Administration managers	BNZ	BNZ provides customer management and certain administration functions.
	Apex	Apex provides fund accounting and investment administration services.

8. How to complain

BNZ manages complaints in relation to YouWealth on Harbour's behalf. BNZ will acknowledge your complaint within five business days and work to resolve it as quickly as possible.

Online:	bnz.co.nz/complaints
Call:	0800 275 269 (from New Zealand) or +64 4 931 8209 (from overseas).
Visit:	Any BNZ branch (please ask to speak to a manager if you would like to make a complaint).
Write:	BNZ Customer Resolution PO Box 995 Shortland Street Auckland 1140

Supervisor

The Supervisor's contact details are:

Call:	0800 300 299
Write:	The New Zealand Guardian Trust Company Limited PO Box 274 Auckland 1140
Location:	Level 6, 191 Queen Street Auckland 1010
Email:	info@nzgt.co.nz

Complaint escalation

If you have complained to either BNZ or the Supervisor and your complaint has not been resolved, you may refer the matter to Harbour's independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL).

Online:	www.fscl.org.nz
Call:	0800 347 257
Email:	complaints@fscl.org.nz
Write:	Financial Services Complaints Limited PO Box 5967 Wellington 6140

You won't be charged a fee by us, BNZ, the Supervisor or the dispute resolution scheme to investigate or resolve your complaint.

9. Where you can find more information

BNZ's website **bnz.co.nz/youwealthhelp**	• Other Material Information – More about YouWealth • Statement of Investment Policy and Objectives • Fund updates
Disclose Register	The above information is also available on the Disclose Register at www.disclose-register.companiesoffice.govt.nz Together with: • YouWealth Financial Statements • Governing Document
On request	BNZ will provide you with copies of this information at no charge on request. BNZ's contact details are set out in Section 7. A copy of any of the information is also available on request to the Registrar of Financial Service Providers.

10. How to apply

Apply online

If you're already a BNZ customer, you can open a YouWealth investment through BNZ Internet Banking or the BNZ app.

If you're not a customer, you'll need to open a transactional account with BNZ before you can open a YouWealth investment. Go to bnz.co.nz/join to open a transactional account.

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