

**Submitter:** Simon Oldham (Director), Jade Financial Services Ltd

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'Hi,

My only concern is the following test:

5. Has as an individual, been subject to an investigation by the Commerce Commission or other equivalent New Zealand or overseas regulator that resulted in receiving a conviction, judgment award, arranging a settlement, penalty, enforcement action or receiving a warning

I, as have many of my peers in other organisations, have been subject to investigations by the Commerce Commission as we struggle to keep up with the rapidly changing CCCFA rules.

Most of these investigations are as a result of oversights, and are rectified as soon as we are made aware. I hope that I would not be considered an unfit person on this one point, given I pass everything else with flying colours.

Regards,

Simon Oldham | Director'