

Financial Advice Disclosure Statement

The information provided in this disclosure statement is important.

Licensing Information

Nelson Marlborough Mortgage Services Limited (trading as Mortgage Money) operate under a current licence (FSMR Number 286965) issued by the Financial Markets Authority in the name of, NZ Financial Services Group.

Nature and Scope of Financial Advice Services

Our financial advisers are engaged directly by us and the financial advice services and products they can provide are limited to the following:

- Help you choose a loan that is suitable for your purpose from a panel of lenders (see below) on loan terms that are suitable to you and help you to obtain approval for the loan.
- Provide financial products and advice on Home Loans, Investment Loans, and Construction Loans.
- Help with other services through our referral partners Tower – F&G, Asset Finance, UK Pension Transfers, and XE Money

Our advisers are unable to offer legal or tax advice and we recommend you consult your solicitor or accountant for this. Any advice we give in relation to Kiwi Saver withdrawal for a first home purchase is limited to factual information on what can be withdrawn and the process for this and does not extend to whether or not this is in your best interests. Please consult an investment adviser for advice on retirement savings.

Banks and Lenders

We source loans from a panel of approved lenders. The current lenders we can use are:

ANZ, Westpac, BNZ, ASB, ASAP Finance limited, Avanti Finance, Cressida Capital, DBR, First Mortgage Trust, Heartland Bank, NZCU Baywide, Pepper Money, RESIMAC, SBS Bank, SELECT, Southern Cross Partners, Sovereign, The Co-operative Bank, TSB, Zip Business, Basecorp Finance, CFML.

Fees and Expenses

Generally, we will not charge you any fees for the financial advice we provide you because on settlement of a loan we usually receive commission from the lender. In some circumstances we may charge you a fee for our financial advice. We will make you aware of any fees charged with a loan before you decide to take out a loan and we complete our financial advice services. This might include fees for a non-bank loan or when there is more time and costs involved in securing a loan.

Commission and Conflicts of Interest

On settlement of a mortgage, we usually receive a commission from the applicable product provider. The commission is generally of an upfront nature but may also include a trail commission and may vary between product providers. We also receive a fixed rate roll over fee from some product providers if we assist in refixing your loan. We can also receive a referral fee or commission if we refer you to our referral partners.

We manage conflicts of interest by ensuring your interests are put first and by always recommending the best product for your purpose regardless of the type and amount of commission we receive and by ensuring the amount of any loan is in accordance with your identified needs.

Our Duties

Nelson Marlborough Mortgage Services Limited (trading as Mortgage Money) and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

Complaints Handling and Dispute Resolution

If you have a problem, concern, or complaint about the financial advice service given to you, please tell us about it. You can contact our internal complaints service by phoning (03)5477255 or email, enquiries@mortgagemoney.co.nz.

Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours and will record your complaint in our register. We will work with you to resolve your complaint and we may want to meet with you to better understand your issues. We will provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution, you can refer your complaint to the external Financial Dispute Resolution Service (FDRS). This service is independent and will cost you nothing and will assist you in resolving any issues and disagreements you have with us.

You can contact FDRS at: PO Box 2272, Wellington. 6140.

Phone: 0508 337 337 Email: complaints@fdrs.org.nz Website: <https://www.fdrs.org.nz/>

You can contact us at:

Nelson Marlborough Mortgage Services Limited (Trading as Mortgage Money)

Level 1, Strawbridge Square Stoke

Nelson 7011

Phone: **(03)5477255**

Email: enquiries@mortgagemoney.co.nz

Website: <https://www.mortgagemoney.co.nz/>