Important information about our business

My Mortgage Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number is **768771**

Advisers Employed by My Mortgage limited are;

- Claire Williamson (FSP491446)
- Amber Helm (FSP771711)
- Greg Wallace (FSP710911)
- Adam Smith (FSP1004669)
- Aaron Gracie (FSP1012617)
- Rhianaon McQuoid (FSP1011302)

Our office contact details:

Address: 500 Aspin Road
Phone: 0800 696 678
Email: office@mymortgage.co.nz
Website: mymortgage.co.nz

Nature & Scope Of Financial Advice Services

Our Services	Residential Lending - Mortgage Advice

Commissions

For services in relation to loan products, commissions may be paid by the product provider as follows:

Initial Commission	My Mortgage Limited receive commissions from the relevant bank if you take out a mortgage following our advice. The commissions are between 0.45% and 0.85% of the value of the mortgage — the amount depends on which bank and what type of mortgage you choose. In very rare circumstances where we are not remunerated by a lender, we may discuss a fee for our service. We must declare this to you and be agreed by both parties in writing prior to engaging in any work for you.
Ongoing Commission	We receive a commission of between 0% and 0.2% of the remaining balance of your loan each year.

Products we can provide financial advice about	Residential Home Loans and Mortgages, Business Loans & Personal Loans. We do not provide financial advice services relating to; • Legal or estate planning (e.g. wills, trusts, contracts, etc.) • General Insurance advice • Personal Insurance advice • Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.) You will need to consult an appropriate specialist if you would like advice on the above, in some cases we can help with recommendations.

Product providers we might recommend	ANZ, ASB, BNZ, Westpac, Kiwibank, ASAP Finance, Avanti, Basecorp, Cooperative Bank, CMFL, Bluestone, Cressida Capital, DBR, First Mortgage Trust, Heartland Bank, Liberty, Pepper Money, Plus Finance, Prospa, Resimac, SBS, TSB, AIA Go Home Loans, and Southern Cross Partners.

Important information about our business

Our fees:

You will not be charged any application or clawback fees, even if there is no commission payable. We back ourselves to provide a great service, and even if you decide against purchasing at this point in time we'd like to think you'd come back to us! If a fee was to be charged this would be discussed with you before advice is provided.

Any exceptions to this general position are explained below. If these exceptions apply to you, I will let you know:

In the rare event that you request that I provide services in relation to either a product that is outside my usual arrangements with my approved lenders, or if we obtain an approval from a non-bank lender or lender who does not pay commission, you may be invoiced for a one-off fee and will be given 30 days to make payment. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

Conflicts of interest or other incentives:

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

How we manage any conflicts of interest:

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you:

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence, and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our internal complaints process:

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is **Laura Pevreal** who can be reached via email at **office@mymortgage.co.nz** or **0800 696 678** and Laura will reply to you within 24 hours.

Our internal complaints handling process is as follows:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

Our external complaints process:

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: Financial Services Complaints Limited (FSCL). This service will cost you nothing and will help us resolve any complaints.

You can contact FSCL at:
Email: info@fscl.org.nz
Phone: 0800 347257 or 04 472 3725
Postal Address: PO Box 5967, Wellington 6011