

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. Mortgage Link Otago Limited (FSP108634) is authorised by that licence to provide financial advice.

CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at:

Phone: 0800 466 784

Email: admin@lfg.co.nz

Address: 1/1 Antares Place, Rosedale, Auckland

YOUR ADVISER DETAILS

Name: Christopher Moore

Phone: 027-477-4651

Email: chris@mortgagelinkotago.co.nz

FSP: FSP1010831

I provide Financial advice on Vehicle, Asset, Business and Personal lending products.

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Vehicle, Asset, Business and Personal lending.
- Determining how much you can afford to borrow (within lenders affordability guidelines).
- Selecting an appropriate lender.
- How to structure your repayments
- Personal lending.
- Structuring and refixing your current lending.

We provide advice in relation to the following lending products:

- Vehicle Loans
- Business Loans
- Asset Loans
- Personal loans
- Debt consolidation

PROVIDERS

I can provide advice in relation to products provided by the following companies:

Lenders

AvantiFinance

BetterFinace

Bizcap

CFI Finance

Heartland Bank

Loans AI

Oxford Finance

Pioneer Finance

Prospa

Spiers Finance

KiwiBank Business

Unity

I also can promote products from the following companies in relation to your loan

Autosure
Janseen

FEES AND EXPENSES

I charge a fee for the services I provide in addition to receiving a commission from the lender on the loan products recommended. This commission is typically paid as a percentage of the loan amount and may include an upfront payment. The exact commission received will depend on the lender and the product you choose.

The fee can be added to your loan amount and will be paid to us by the lender at the time your loan is advanced.

On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a loan approval for you. This fee can be added to your loan amount and will be paid to us at the time your loan is advanced.

Any fees relating to advice that may apply will be discussed and agreed with you prior to obtaining loan approval. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

CONFLICTS OF INTEREST

Mortgage & Insurance Link and our advisers receive commissions from some of the lenders and insurers that we recommend. For lending, the amount of commission is based on the amount of the lending and will vary depending on the lending provider. For insurances, the amount of commission is based on the amount of premium associated with your cover and may vary depending on the insurer. Specific commissions will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us.

Mortgage & Insurance Link financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using our internal complaints process:

- 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 cannot, 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.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

Mortgage Link Otago, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that 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 that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, 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 that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at www.fma.govt.nz.

PRIVACY AND YOUR PERSONAL INFORMATION

To provide you with financial advice, we need to collect, use and share personal information about you.

Whenever reasonably possible, this information is collected directly from you.

There may be times when personal information about you is collected from other sources, including product providers, other advisers, publicly available records, or information required to meet legal and regulatory requirements. Where personal information is collected indirectly, we will take reasonable steps to ensure you are informed in accordance with the Privacy Act 2020.

You have the right to request access to, and correct, the personal information we hold about you. For more information, please refer to Mortgage and Insurance Link Privacy Statement [Privacy Statement » Mortgage Link Ltd]