

Disclosure Statement

Name of financial adviser:

Physical address:

Postal address:

Trading name:

Telephone number:

Fax number:

Email address:

Website:

Registration number:

This disclosure statement was prepared on: _____ / _____ / _____

It is important that read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a qualified financial adviser.

I can give you advice about a wide range of mortgage products including, but not limited to:

- Different types of home loans (e.g. Fixed rate, variable rate, revolving credit, Low Doc / No Doc etc)
- Bridging loans
- Reverse mortgages
- Construction loans
- Home loan packages offered by various lenders

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem. You may contact me by telephoning 09 414 1198, by email or in writing to PO Box 301046, Albany, Auckland, 0752.

If we cannot agree on how to resolve the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited (FSCL) at:

Address: Po Box 5967, Lambton Quay, Wellington 6145

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under What should you do if something goes wrong?).

Declaration

I, _____ declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

Date:

Terms of Engagement

Prepared for

Date

Name of financial adviser

Company name

Address

Telephone number

Email address

Services

The Adviser will agree with you what your requirements are in relation to advice relating to mortgage and/ or insurance products and services.

The Adviser will get to know you and gather information from you about your financial situation, personal objectives and risk position.

The Adviser will also access your risk position and develop recommendations for insurances you should consider.

The Adviser will prepare and provide a statement of advice to you, which outlines the Adviser's recommendations.

The Adviser will assist you with considering the recommendations and facilitate the application process for product and services selected by you.

The Adviser also provides an ongoing service of assisting you in managing the re-financing of your mortgage facilities and processing any insurance claims or requirements you may have.

The Adviser will use all reasonable efforts to complete the Services within any agreed timeframes but the timeframes are indicate only.

Experience and Qualifications

The Adviser is working under Top Finance Limited, which the company has established in 2003 and recognised in New Zealand Financial Industry.

The Adviser is qualified and completed the related courses. I am accredited by the product providers and New Zealand Financial Group.

Memberships

Partnership with a wide range of banks and finance companies and I am a member in NZ Financial Service Group (NZFSG).

Product Providers

The products providers we can talk to on your behalf show on our company website. Please view the company website for further details. <https://www.topfinance.co.nz/>

Adviser Remuneration

The Adviser gets paid by salary from Top Finance Limited. Generally, we do not charge you any fee for the advice that I provide to you.

On settlement of a mortgage, Top Finance Limited receives commission from the product providers I deal with. The commission is generally of an upfront nature but may also include a small renewal or trail commission. Top Finance Limited also does receive a fixed rate roll over fee from some providers if I assist in re fixing your loan.

In the event that you have requested me to prepare and obtain an approval from product providers. And I was able to subsequently acquire the approval from the said providers, if for any reason you then seek another agent or adviser to represent you without giving me prior notice and the chance to rectify and or better represent your needs, a fee of \$1,000 will be charged by Top Finance Limited for the time spent in preparing and obtaining the approval.

Top Finance Limited will charge you a one-off fee if any costs occur during an approval preparation. Any such fee would be agreed upon and authorised by you in writing before we complete the service. If applicable, you agree to pay the fees within 14 days of receipt of a valid invoice from us.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information, please ask so that I can explain.

Privacy Act

1. It is understand that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 2020 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement, this advice and as requested by you.
4. The information will be held by me/us at *5D, 331 Rosedale Road, Albany, Auckland.*

Scope of Service and Engagement

The following are the areas or advice or product that you are requesting from me, subject to any specific objectives or limitations of our engagement.

Unless noted below, our discussions and my advice will be assisting you to manage your and/or your family's financial security in the event of:

House or Business funding	(Mortgage)
Suffering a serious illness or disability	(Trauma Insurance)
Suffering a permanent disability	(Permanent Disability Insurance)
Loss of income through sickness or disability	(Income Protection Insurance)
Requiring timely hospital or specialist treatment	(Health Insurance)
Untimely Death	(Life Insurance)

Acknowledgments

I may be required to provide evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place?

Disclosure Statement

I / We acknowledgment that I / we have received a Disclosure Statement from the adviser named in this document. This document was current and dated:

_____/_____/_____ Version (if applicable) _____

Provision of Information

I / We acknowledge that advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

Privacy Act

I / We acknowledge I / We have read and understood the information relating to the Privacy Act 2020 and how this information may be used.

Adviser Remuneration

I / We acknowledge I / We have had the basis of adviser remuneration explained and I / we agree to the option indicated on the previous page.

Client name: _____

Client name: _____

Signature: _____

Signature: _____

Date: _____/_____/_____

Date: _____/_____/_____