

Licence Status and Conditions

Astute Financial Management Limited (FSP641829) holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service.

Josh Jones Financial Services Limited FSP1010901 is authorised by that licence to provide financial advice services.

Contact details:

Address: 4 Landward Close, Ohope, 3121

Phone: 027 8806767

Email: josh@mortgagesupply.co.nz

We encourage you to read the information below carefully, as it may help you decide whether our services meet your financial needs.

Nature and Scope of Financial Advice

Our financial advisers are engaged to provide advice on the following financial products:

Residential and personal loan products.

We, through our advisers, provide financial advice on loan products from the following providers (also known as lenders):

- ANZ Bank - New Zealand
- ASB Bank
- Avanti Finance
- Bank of New Zealand - BNZ
- Basecorp Finance
- Finbase
- First Mortgage Trust
- Illion NZ
- Moving Hub
- Plus Finance Limited
- SBS Bank
- The Co-Operative Bank Limited
- TSB Bank Limited
- Unity Money
- Westpac - New Zealand

We do not provide advice on:

- A. Investment products (e.g. shares, bonds, managed funds, or KiwiSaver)
- B. Estate planning (e.g. wills, trusts, enduring powers of attorney)
- C. General insurance products
- D. Personal risk insurance (e.g. life or health insurance)

You will need to consult appropriate specialists if you would like advice on “A, B, C or D” above.

Fees and Expenses

We do **not** charge a fee, expense or other amount for our financial advice or for implementing that advice. Our remuneration is paid by the product providers by way of commission.

However, we may charge a fee for the financial advice service provided to a client where a client repays a residential home loan within a defined time (being 24 or 27 months) from the date it is drawn down.

Whether a fee will be charged, the manner in which it will be charged and the date by which the fee will be payable will be advised when the financial advice service is provided to the client.

Conflicts of Interest and Incentives

We and Astute will receive commission from the lenders who provide residential and personal loan products. If you decide to take out a residential or personal loan, then the lender will pay commission based on the amount of loan settled with that lender or lenders.

Our advisers get remunerated by taking drawings from the company.

From time to time, various product providers (described previously) may also reward us and/or Astute for the overall business provided to them. They may give 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 recommendations are made based on the client’s personal goals and circumstances. All our financial advisers undergo annual professional development refresher training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives received.

Complaints and Dispute Resolution

We take all complaints seriously and work to resolve them as quickly as possible.

If you are unhappy with our financial advice service, and wish to make a complaint, please contact your financial adviser so he or she can try to put things right. If you do not feel comfortable discussing your concerns with your adviser, you can:

- Call David Windler on 021 796 034 between the hours of 8:30am - 5pm weekdays.
- Email David Windler at david@mortgagesupply.co.nz
- Write to David Windler at PO BOX 45053, Te Atatu, Auckland 0651

How your Complaint will be handled

We will deal with your complaint using our internal complaints handling process. Accordingly,

- We will investigate your complaint by analysing the information you provided us; and
- We may contact you to get additional information about your complaint.

We aim to resolve your complaint within 40 days of its receipt and advise you, in writing, our proposed resolution to your complaint.

If we cannot resolve your complaint within 40 days of receipt (or any additional time you have given us thereafter, at our request) you can contact the Financial Services Complaints Ltd (FSCL).

FSCL provides an independent external dispute resolution service to consumers with complaints about their financial service providers. This service will cost you nothing and will help us to investigate or resolve your complaint if it is not resolved to your satisfaction using our internal complaints process.

You can contact the FSCL Scheme at:

Email: complaints@fscl.org.nz

Website: www.fscl.org.nz

Telephone: 0800 347 257 or +64 4 4723725

Address: Level 4, 101 Lambton Quay, Wellington 6011
PO Box 5967, Wellington 6140

Duties

We, Astute and our financial advisers are bound by the following duties under the Financial Markets Conduct Act 2013 to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and
- Give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- Exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.