

[FINANCIAL ADVICE – DISCLOSURE]

The information provided in this disclosure document is important

Licence

Finlay Abbot Mortgage Broker Limited FSP721571 holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice

Nature and scope of financial advice

Finlay Abbot Mortgage Broker Limited (Finlay) provides financial advice solely about home loans and uses the following product providers:

ANZ, ASB, BNZ, Kiwibank, SBS Bank, Sovereign Home Loans and Westpac

Finlay is remunerated by the Lender for Residential Lending. The amount of the commission paid is based on the amount of the loan. There is no additional cost to you

Finlay uses a thorough advice process which will establish the areas where you need advice and your financial objectives. Finlay will collect financial information and present you with a tailored financial solution on your home loan. On receiving your agreement, Finlay will implement your Home Loan financing

Finlay's objective is to continuously act in your best interests by providing top quality financial advice and service as your long term Financial Adviser in relation to Home Loans

As part of Professional Development, Finlay will undergo annual training about how to manage conflicts of interest. Finlay is subject to regular compliance audit by a reputable compliance consultancy firm

Complaint Process

If you have a complaint about any part of the financial advice you have received from Finlay, please make contact:

Finlay Abbot Mortgage Broker Limited
38B Friend Street, Karori,
Wellington 6012
(027) 244 6655

Finlay's objective is to resolve complaints within 10 working days of receipt. Finlay will contact you by phone or email to let you know whether your complaint can be resolved and by what means

If Finlay's internal complaints process does not resolve your complaint to your satisfaction, you can contact the external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint

Finlay is a member of the Financial Dispute Resolution Service (FDRS) which is an approved dispute resolution scheme. You can contact the FDRS at:

Financial Dispute Resolution Service
Level 4, 142 Lambton Quay
Wellington 6011

Telephone: 0508 337 337 or 04 910 9952
P O Box 2272,
Wellington 6140

Email: enquiries@fdrs.org.nz
Website: <http://www.fdrs.org.nz>

Duties set by the Code of Professional Conduct of Financial Advice Services (The Code) - summarised

Finlay has duties under the Financial Markets Conduct Act 2013. Under The Code Finlay is required to:

- put your best interests first at all times when providing financial advice
- exercise care, diligence, and skill in providing you with financial advice
- meet standards of competence, knowledge and skill set by The Code which are designed to make sure that Finlay has the expertise needed to provide you with financial advice
- meet standards of ethical behaviour, conduct and client care set by The Code which are designed to make sure Finlay gives you suitable financial advice

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

The Code standards can be read here: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>

Contact Details

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