

## Disclosure Statement

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I am a financial adviser and provide advice on behalf of MALT Financial Services Limited (FSP1005462), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both MALT Financial Services Limited and I are registered on the financial service providers registry which can be viewed at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz)

### I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

MALT Financial Services Limited, 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.

### My Services

#### Residential Lending:

I work with banks and lenders to recommend the lending products and solutions that I think best fit your circumstances and requirements from the following providers:

ASB, ANZ, Avanti Finance, Bluestone Finance, BNZ, Heartland Bank, Kiwibank, Liberty Financial, PepperMoney, Prosopa, Resimac, SBS, Southern Cross Partners, Sovereign Home Loans, The Co-Operative Bank, Westpac, Unity, Basecorp, ASAP, Fico Finance, DBR Finance, Cressida, General Finance, First Mortgage Trust

In place of an upfront fee, MALT Financial Services Limited is paid a commission by the recommended lending provider. This commission will range from 0% to 3% of the total lending, depending on which provider you choose to take a loan with. I will confirm the amount of commission MALT Financial Services Limited will receive when I provide my recommendation to you.

In addition, MALT Financial Services Limited may receive a commission of up to 0.20% of the outstanding mortgage or lending balance annually which covers the ongoing service I provide to you, by way of trail commission and may also receive a sum of \$150 for any loan that is refixed during the course of the loan.

MALT Financial Services Limited may charge a fee for any transaction where there is no commission paid by the lender or where the loan is cancelled within 27 months of inception. This will be discussed and agreed upon

## KiwiSaver & related managed investment products:

I am able to provide a generalised advice service for KiwiSaver and WealthBuilder products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Generate, Milford

Depending on which provider you choose to go with, MALT Financial Services Limited can be paid either an upfront fee of between \$0 to \$250 and/or a commission of between 0% and 0.25% of funds under management. I will confirm how much MALT Financial Services Limited will receive when I provide my recommendation.

We are required to

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't 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).

## Conflict of Interest

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.

## How to raise a concern or complaint about my advice

If you are not satisfied with our financial advice service you can make a complaint by emailing us at [adviser@maltfinancial.co.nz](mailto:adviser@maltfinancial.co.nz)

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 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.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme, which provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact FDRS by Phone: 0508 337 337 or Address: Freepost 231075, PO Box 2272, Wellington 6140.