

MALT Financial Services Limited Disclosure Information

About MALT Financial Services Limited

MALT Financial Services Limited (FSP1005462) is a Financial Advice Provider that holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find us listed on the Financial Service Providers Register at fsp-register.companiesoffice.govt.nz.

The conditions of our licence allow us to provide the following financial advice services:

- Home Lending
- KiwiSaver

Services

Residential Lending

MALT Financial Services Limited works with you to determine your home lending needs and works with the banks and lenders to recommend the lending products and solutions that best fit your circumstances and requirements.

Providers we work with

MALT Financial Services Limited works with the following banks and lending institutions:

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

How we are paid

In place of an upfront fee, MALT Financial Services Limited is paid a commission by the providers for arranging the lending on your behalf.

KiwiSaver

At MALT Financial Services Limited, we are able to provide a generalised advice service for KiwiSaver. 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).

Providers MALT Financial Services Limited works with

We have chosen to work with the below providers when helping our clients with their KiwiSaver:

Generate, Milford

How we are Paid

We do not charge any fees for providing general advice about KiwiSaver. MALT Financial Services Limited is paid through the providers who may pay an upfront fee and a small amount of ongoing commission based on funds under management.

How we manage conflicts of interest and put your interest first

All of the services MALT Financial Services Limited offers are provided free of charge to our clients. This is because we are paid by the providers when one of their products is taken up on the back of our recommendation.

Although we are paid by the providers, we always put your interests first:

- We follow a proven 6-step advice process that puts our clients needs at the heart of the advice process
- We identify and disclose the maximum level of commission we may get on the back of our recommendation
- If our recommendation involves replacing cover, we will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. We will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All our recommendations are provided in writing with an explanation as to how they are based on your individual needs
- MALT Financial Services Limited completes internal and external reviews of our advice process to ensure we follow a thorough review process that puts client interest first.

Our Duties

Under the Financial Markets Conduct Act 2013, it is the duty of MALT Financial Services Limited and our advisers 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.

What if something goes wrong

We value the ability of our clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of our service.

If you would like to raise concerns about the service you have received, we have an internal complaint process that we will follow when we receive your formal complaint.

Our internal process involves:

1. Requesting your complaint in writing
2. Acknowledging the receipt of your complaint within 2 working days of receiving it.
3. Investigating your concerns by speaking with all the involved parties and reviewing all the documentation we hold on file.
4. Providing a formal written response within 28 days of acknowledging your concerns.

If you would like to make a complaint, please email: adviser@maltfinancial.co.nz

If you are unsatisfied with the outcome of our internal complaints process, you are able to escalate it to our dispute resolution scheme:

Scheme: Financial Dispute Resolution Service

Address: Freepost 231075, PO Box 2272, Wellington 6140

Telephone Number: 0508 337 337

Email Address: enquiries@fdrs.org.nz

They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.