

WELCOME TO THE ADVISER GUIDE

Kia ora,

Welcome from Eve Goodall-Cromarty of EF Advice Limited trading as The Home Loan Collective.

We know the world of finance can feel complicated and overwhelming. That's why we at EF Advice Limited work hard to keep things simple. By providing straightforward financial solutions, tailored to your individual circumstances.

From lending to insurances to financial advice, our team has what it takes to help you reach your financial goals.

As it's the first time we're meeting, this information sheet will help explain who we are, what we do, and how we can help you.

We hope you find this information useful. If there is anything in this Adviser Guide that you do not understand or require more information about, then please feel free to contact me. I will be happy to help.

Introducing Your Financial Adviser

As a Financial Adviser, I provide advice on behalf of EF Advice Limited trading as The Home Loan Collective.

My details are:

Eve Goodall-Cromarty
1010056

Telephone: +64 210 775 443

Email: eve@homeloan.co.nz

Business address:

EF Advice Limited is authorised to provide a financial advice service under the Financial Advice Provider licence held by Astute Financial Management Limited.

Astute Financial Management Limited (Astute) commenced operations in New Zealand in 2019. Astute was issued the full Financial Advice Provider licence on 11 October 2021 by the Financial Markets Authority (FMA).

Anyone who gives regulated financial advice to retail clients in New Zealand must either hold, or operate under, a FAP licence issued by the FMA

Contact details of Astute are:

Address: 7 Alpers Ave, Epsom, Auckland 1023, New Zealand

Telephone: 0508 427 888

Email: enquiries@astutefinancial.co.nz

I can provide financial advice in the following areas:

Residential Lending, Personal Lending & Business Lending.

I do not provide advice in the following areas:

- Fire and General insurances (e.g., home, contents, vehicle, boat etc.)
- Personal risk insurances (e.g., life, health, income protection, etc.)
- Asset protection and estate planning (e.g., Wills, Enduring Powers of Attorney, Family Trusts, etc.)
- Investments including KiwiSaver.

During my advice process, I may refer to some of the above areas and offer some general comments to demonstrate the importance to you of integrating my advice with the above areas.

These general comments do not substitute the requirement for you seeking independent advice in the above areas from an appropriate specialist.

Putting Your Needs First

As a Financial Adviser, I have an obligation to always put your interests first when making a recommendation.

Here are some things you need to know before we get started:

Fees or other charges you may be charged

In certain circumstances (such as if you decide not to proceed with the financial advice I provide, or if you repay your home loan or refinance your home loan within 28 months of settlement), I may need to charge a fee. The purpose of this fee is to enable us to be fairly compensated for our time and expertise in providing you with advice. The fees will be discussed and agreed with you beforehand and presented to you in a separate document called 'Client Acceptance to Adviser Fees or Charges.'

Product Provider Commission

If you accept and act upon my advice, EF Advice Limited will receive a commission. Conversely, if you do not accept and act upon my advice, no commission is received.

Home Loan Advice

The commissions are between 0% and 1.5% of the loan amount drawn down (or borrowed). The exact amount of the commission will depend upon the lender (e.g., bank) and the type of home loan (or mortgage) that you choose.

We may also receive, every year, a commission between 0% and 0.2% of the loan amount that is outstanding (or owed to the lender). The exact amount of the commissions received and who they are paid to will be disclosed in the advice document containing my recommendations.

Our advisers are remunerated by drawings from my company.

Other Interests

In addition to being a Financial Adviser of my company, I am also one of the directors and one of the shareholder of EF Advice Limited, 1010057.

Other Incentives

From time to time, various product providers (described previously) may also reward me and/or EF Advice Limited for the overall business provided to them. They may give me tickets to sports events, hampers, or other non-monetary benefits and incentives.

Referrals

Occasionally we may refer you to other professionals for services beyond your lending needs. Please note that we may receive a fee for these referrals to 3rd party providers.

How I manage conflicts of interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances.

I complete ongoing annual training about how to appropriately manage conflicts of interest. EF Advice Limited and/or the lender periodically undertakes a compliance review of my advice process.

EF Advice Limited also engages an independent compliance consultancy firm to conduct ongoing independent compliance reviews and audits.

Duties and Disclosure

I have duties under the Financial Markets Conduct Act 2013 relating to the way that I give advice.

I am required to:

- Give priority to your interests by taking all reasonable steps to make sure my advice isn't materially influenced by my 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 I have the expertise needed to provide you with suitable 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 I treat you as I should and give you suitable advice).

This is only a brief summary of the duties that I have. More information is available by contacting EF Advice Limited, or by visiting the Financial Markets Authority website.

The Code of Professional Conduct standards can be read [here](#).

You will be asked to sign an important document, 'Acknowledgement and Declaration' when we complete your loan application. We recommend you read this document before you sign it.

I am happy to answer any questions you may have to make sure you understand the information provided to you.

How to make a complaint

If you have a concern, problem, or complaint about any part of my service, please contact EF Advice Limited using the contact details below.

Telephone: +64 210 775 443

Email: eve@homeloan.co.nz

Business address:

Our internal complaints handling process aims to address your concerns swiftly.

When we receive a complaint, 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.
- Aim to resolve complaints within a maximum 40 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.
- 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 Services Complaints Limited.

Dispute resolution process

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

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

Company Name	Financial Services Complaints Limited
Physical address	Level 4, Sybase House, 101 Lambton Quay, Wellington 6011
Postal address	Postal: P O Box 5967, Wellington 6140
Phone	0800 347 257
Email	complaints@fscl.org.nz
Website	http://www.fscl.org.nz/