

WELCOME TO THE ADVISER GUIDE

Kia ora,

Welcome from Vipin Yadav of
One Source Financial Limited trading as The Home Loan
Collective.

We know the world of finance can feel complicated and
overwhelming. That's why we at One Source Financial
Limited Trading as The Home Loan Collective work hard
to keep things simple. By providing straightforward
financial solutions tailored to your individual
circumstances.

From lending to insurance 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 One
Source Financial Limited Trading as The Home Loan
Collective.

My details are:

Vipin Yadav

1010487

Telephone: +64 20 4158 3699

Email: vipin@homeloan.co.nz

Business address: 96 BARBOUR STREET, WALTHAM,
CHRISTCHURCH 8011

One Source Financial Limited Trading as The Home Loan
Collective 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, One Source Financial Limited Trading as The Home Loan Collective 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 a shareholder of One Source Financial Limited trading as The Home Loan Collective, 1010190.

Other Incentives

From time to time, various product providers (described previously) may also reward me and/or One Source Financial Limited Trading as The Home Loan Collective 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. One Source Financial Limited Trading as The Home Loan Collective and/or the lender periodically undertakes a compliance review of my advice process.

One Source Financial Limited Trading as The Home Loan Collective 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 One Source Financial Limited T/A The Home Loan Collective, 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 One Source Financial Limited Trading as The Home Loan Collective using the contact details below.

Telephone: +64 20 4158 3699

Email: vipin@homeloan.co.nz

Business address: 96 BARBOUR STREET, WALTHAM, CHRISTCHURCH 8011

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/