



Financial Service Provider Disclosure Statement

In accordance with New Zealand Law

This Disclosure Statement is provided by MH Impact Investments Limited Trading as Business Equipment Finance Limited “BEFA” (“we”, “us”, “our”) in accordance with the requirements of the Financial Service Providers (Registration and Dispute Resolution) Act 2008 (“the Act”) and related regulations in New Zealand. It is intended to help you understand the nature of our financial services, your rights and obligations as a client, and how to contact us for more information or in case you have concerns.

1. About Us

We are a registered Financial Service Provider (FSP) under the Financial Service Providers Register (FSPR) in New Zealand. Our registration number is: FSP1010264.

Our registered office is:

MH Impact Investments Limited Trading as Business Equipment Finance Limited

1050 Links Road, RD 3, Napier 4183

1050 Links Road, RD 3, Napier 4183

021720665

bill@befa.co.nz

www.befa.co.nz

We are a member of an approved Dispute Resolution Scheme (DRS), which is a free and independent service available to you if you have a complaint about our services.

2. Nature and Scope of Financial Advice and Services

We provide financial services in the following categories:

- Business financial planning including retirement, restructuring and office administration
- Lending advice (mortgages, business and personal loans)
- Other services as specified in our FSPR registration

Our financial advisers may provide you with recommendations or opinions regarding financial products that suit your specific circumstances, objectives, and needs. The actual range of products and services we may offer can vary depending on your requirements and our authorisations.

3. Our Duties and Obligations to You

As a financial service provider, we are required to:

- Give priority to your interests and act with integrity
- Exercise care, diligence, and skill
- Disclose any conflicts of interest
- Comply with the Code of Professional Conduct for Financial Advice Services
- Ensure our representatives are trained and competent
- Provide information that is accurate, up-to-date, and understandable

4. Fees, Expenses, and Other Amounts Payable

We may charge fees for our financial advice or services. These fees vary depending on the service provided and will be clearly disclosed to you before we undertake any work on your behalf. Examples of fees may include:

- Initial consultation fees
- Ongoing service or advice fees
- Commission received from product providers
- Transaction or arrangement fees

We will disclose in writing any remuneration, commissions, or other incentives we may receive for providing services to you. If you require a breakdown of fees, please ask us for more information.

5. Conflicts of Interest and Incentives

We are obliged to prioritise your interests above our own. However, we may receive commissions or other incentives from product providers when you purchase certain products or services through us. Where such a conflict arises, we will inform you in writing and explain how we manage these conflicts to ensure your interests are not compromised.

We also maintain policies and procedures to identify and manage potential conflicts of interest.

6. Dispute Resolution and Complaints

If you are unhappy with any aspect of our service, please contact us in the first instance so we can attempt to resolve your complaint. If we are unable to resolve your complaint to your satisfaction, you can refer your complaint to our external Dispute Resolution Scheme (DRS):

Financial Services Complaints Limited (FSCL)

Phone 0800 347 257

Person responsible for scheme: Susan Taylor (Chief Executive Officer)

Level 4, Legal House

101 Lambton Quay

Wellington

This service is free of charge and independent.

7. Registration and Licensing Information

We are registered on the Financial Service Providers Register (FSPR), as required by New Zealand law. Our registration does not mean that the Government or any regulator guarantees the soundness of our business or the products we offer. You can search for our registration details at the official FSPR website: <http://fsp-register.companiesoffice.govt.nz>.

Some of our advisers may also hold Financial Advice Provider (FAP) licenses or be part of a licensed FAP entity, as required under the Financial Markets Conduct Act 2013.

8. Privacy and Confidentiality

We are committed to protecting your privacy in accordance with the Privacy Act 2020. We collect and hold information necessary for providing our services to you. Your information will only be used for the purpose for which it is collected and will not be disclosed to third parties except as required by law or with your consent.

You have the right to access and request correction of your personal information. Please contact us if you wish to review or update any details.

9. Anti-Money Laundering and Countering Financing of Terrorism

We are subject to the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. This means we are required to verify your identity and, in some cases, the source of your funds before providing certain financial services. We may ask you for documents such as a passport, driver licence, proof of address, or other information. Failure to provide this information may result in us being unable to provide services to you.

10. How We Protect Your Interests

We have policies and procedures in place to ensure we meet our obligations to you. This includes:

- Staff training and competence requirements
- Regular compliance reviews
- Internal and external audits
- Ongoing monitoring of advice quality and client satisfaction

11. How to Contact Us

For more information about our services or this Disclosure Statement, please contact us at:

MH Impact Investments Limited Trading as Business Equipment Finance Limited

1050 Links Road, RD 3, Napier 4183

021720665

bill@befa.co.nz

You may also visit the FSPR website our number 1010264 for further information about financial service providers in New Zealand.

12. Important Information

- This Disclosure Statement is provided in accordance with the Financial Service Providers (Registration and Dispute Resolution) Act 2008 and the Financial Markets Conduct Act 2013.

- This document is not intended as investment advice and should not be relied upon as such. If you require specific advice regarding your financial situation, please seek independent professional advice.

- We reserve the right to amend this document from time to time to reflect changes in the law or our business practices.

13. Acknowledgement

By engaging with us for financial advice or related services, you acknowledge that you have received, read, and understood this Disclosure Statement.

Date of issue: 01 July 2025

If you require any further information, clarification, or wish to make a complaint, please contact us using the details above.

Please retain this Disclosure Statement for your records.