

Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Lisa O'Neill

Address: 124 Rimu Road, Paraparaumu, 5032, New Zealand

Phone: 027 210 2223

Email: lisa@kapitimortgages.co.nz

FSPR Number: 65582

My Financial Advice Provider below is authorised to operate under the licence held by NZ Financial Services Group Limited

Name of Financial Advice Provider: Kapiti Mortgages and Insurance Limited

Trading as: Kapiti Mortgages and Insurance Limited

FSPR Number: 211625

Phone: 042970927

Email: lisa@kapitimortgages.co.nz

Licensing Information

We operate under a current licence issued by the Financial Markets Authority in the name of: NZ Financial Services Group Limited

FSPR Number: 286965

Nature and scope of advice

The information below will help you understand what type of advice will be provided.

Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are:

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Services I provide

I will help you choose a loan that is suitable for your purpose from a panel of lenders (see below). Once I have chosen a lender and loan terms that are suitable for you, I will help you to obtain an approval.

Banks and lenders I use

I source loans from a panel of approved lenders. The current lenders I can use are:

- ANZ
- ASB
- DBR
- Liberty Financial
- SBS Bank
- Sovereign
- Basecorp Finance
- Westpac
- Avanti Finance
- First Mortgage Trust
- NZCU
- SELECT
- The Co-operative Bank
- BNZ
- Cressida
- Heartland Bank
- RESIMAC
- Southern Cross
- TSB

Products I provide

The types of financial advice products I can give advice on are:

- Home Loans
- Personal Loans
- Investment Loans
- Construction Loans

What else I can offer

I can help you with other services through my referral partners

- Tower - F&G
- Ray White
- Asset Finance
- UK Pension Transfers
- PROSPA
- XE Money

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this. Any advice I give in relation to KiwiSaver withdrawal for a first home purchase is limited to factual information on what can be withdrawn and the process for this, and does not extend to whether or not this is in your best interests. Please consult an investment adviser for advice on retirement savings.

Fees and expenses

Generally I won't charge you any fees for the financial advice I provide to you. This is possible because, on settlement of a loan, I usually receive commission from the lender. Any exceptions to this general position are explained below.

I may charge you a one-off fee if the following occurs:

[a] When I don't receive commission from the lender: If you request that I provide financial advice and I do not receive a commission from the lender, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

[This may arise in the rare event that you request that I provide services in relation to either a product that is offered by a lender that I do not hold an accreditation with, or a product that is outside my usual arrangements with my product providers].

[b] When I have to repay commission to the lender: If a lender requires that I repay commission within 28 months of settlement of your loan, we may charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST) and would be calculated based on a rate of \$250 (plus GST) per hour of my time spent providing financial advice to you in connection with the applicable loan. The fee I charge you will not exceed the amount of commission I have to repay to the lender.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Conflicts of interest

Commission

On settlement of a mortgage I usually receive commission from the applicable product provider. The commission is generally of an upfront nature but may also include a trail commission. I also receive a fixed rate roll over fee from some product providers if I assist in refixing your loan.

We manage these conflicts of interest by:

- Always recommending the best product for your purpose regardless of the type and amount of commission I will receive.
- Ensuring the amount of any loan is in accordance with your identified needs.
- Providing you with the below table showing commission rates and types by product provider

The commission I receive on loans is calculated as a percentage of the loan.

Lender	Upfront%	Trail%	Refix (\$)
ANZ	0.85%	0.00%	\$150.00
Westpac	0.60%	0.20%	\$0.00
BNZ	0.55%	0.15%	\$0.00
ASB	0.85%	0.00%	\$150.00
Avanti Finance	0.80%	0.00%	\$0.00
Cressida	1.00%	0.00%	\$0.00
DBR	1.00%	0.00%	\$0.00
First Mortgage Trust	1.00%	0.00%	\$0.00
Heartland Bank	1.50%	0.00%	\$0.00
Liberty Financial	0.60%	0.15%	\$0.00
NZCU	1.00%	0.00%	\$0.00
RESIMAC	0.60%	0.15%	\$0.00
SBS Bank	0.80%	0.00%	\$150.00
SELECT	0.60%	0.15%	\$0.00
Southern Cross	1.00%	0.00%	\$0.00
Sovereign	0.60%	0.20%	\$0.00
The Co-operative Bank	0.70%	0.00%	\$150.00
TSB	0.85%	0.00%	\$0.00
Basecorp Finance	0.85%	0.00%	\$150.00

As soon as I know the type of loan and amount we are putting in place, and that it has been accepted by the lender, I will let you know the amount and frequency of the commission received.

I can also receive a referral fee or commission if I refer you to our referral partners.

Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - [Your Name]. Please set out the nature of your complaint, and the resolution you are seeking. I will acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I will provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Services Complaints Limited
complaints@fscl.org.nz
0800 347 257

Availability of Information

This information can be provided in hardcopy upon your request.