

LICENSING INFORMATION

Link Financial Group 2022 Ltd (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice.

You can contact us at:

Phone: 0800 466 784

Email: admin@mortgagelink.co.nz or admin@insurancelink.co.nz

Address: 1/1 Antares Place, Rosedale, Auckland

Kapiti Financial Advice Limited (FSP 769833), trading as Kapiti Advice, is authorised by that licence to provide financial advice.

You can contact us at:

Email: john@kapitiadvice.co.nz

Address: 53 Rosetta Road, Raumati South, Paraparaumu 5032.

NATURE AND SCOPE OF ADVICE

Kapiti Financial Advice Limited advisers provide advice about:

- Mortgages, personal lending, and business loans
- KiwiSaver
- Saving, investments, investment planning, and retirement planning.

We provide advice in relation to the following lending products:

- Home loans
- Personal loans
- Tops ups
- Debt consolidation
- Business loans.

We provide advice in relation to the following savings and investment products:

- Savings Accounts / Term Deposits
- KiwiSaver
- Managed Funds
- Managed Investment Schemes
- Property.

PROVIDERS

We provide advice in relation to the products provided by the following companies:

For mortgages, personal lending, and business loans:

ASB, ANZ, Westpac, BNZ, Kiwibank, China Construction Bank, Bank of China, ICBC, SBS, Heartland, The Cooperative Bank, Resimac, Pepper Money, AIA / Sovereign, First Mortgage Trust, Liberty, Avanti Finance, DBR Property Finance, NZCU Baywide, General Finance, Cressida Capital, Apricity Finance, BaseCorp Finance, ASAP Finance, NZCU South, Zip Business, Strate Funding, Prospa, Gold Band Finance, Zagga, Bluestone, Southern Cross Partners, Heartland Bank, Oxford Finance.

For money transfer:

Xe, Western Union.

For KiwiSaver, Superannuation and investment:

Booster Financial Services Limited
Generate Investment Management Limited
Milford Asset Management Limited
NZ Funds Management Limited
JMI Wealth KiwiSaver
Select Wealth Management Limited.

Advice is not limited to these providers, depending on our clients' needs.

FEES AND EXPENSES

Mortgage and lending planning fees

Kapiti Financial Advice Limited is usually remunerated by way of commission, by the providers of the loan products we recommend. On occasion, some providers may not pay a commission. In this situation, we may charge a fee for our advice. The fee payable will be a reflection of the time required to obtain a loan approval for you. Where a fee will be payable for the advice, your adviser will agree the amount of the fee with you prior to obtaining a lending approval. This fee can be added to your loan amount and will be paid to Kapiti Financial Advice Limited at the time your loan is advanced.

KiwiSaver fees

Kapiti Financial Advice Limited does not charge a fee for managing KiwiSaver Schemes through Booster Financial Services or NZ Funds Management. If you invest your funds through these providers, we receive an annual commission based on your funds under management.

Kapiti Financial Advice Limited may charge a fee for managing KiwiSaver portfolios through Milford Asset Management, Generate Investment Management, and Select Wealth Management. While we receive an annual commission, or reimbursement, for managing Schemes through these providers we have the option to charge an additional fee for advice and servicing. The provider may deduct the service fee from your funds under management and then pay this to Link Advisory Services.

Ongoing KiwiSaver advice and servicing is provided as part of these fees. This includes advice on managing your KiwiSaver savings during retirement.

Investment fees

Kapiti Financial Advice Limited may, with your agreement, charge you an annual percentage (%) service fee based on the value of your investment for managing personal investment portfolios in Managed Funds.

Kapiti Financial Advice Limited may charge you a fee for preparing an investment plan, investment advice, or any financial advice provided on a consultancy basis.

Whether a fee will be charged, and the amount of the fee will be advised when the advice is provided.

Fees must be agreed by our clients prior to providing our service.

CONFLICTS OF INTEREST

For mortgages and lending. Kapiti Financial Advice Limited advisers receive commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to Kapiti Financial Advice Limited. The amount of the commission is based on the amount of the lending; specific remuneration will be advised to you when advice is provided.

For KiwiSaver, investments and investment planning. If you proceed to implement an investment based on our recommendations, the manager and issuer of the KiwiSaver Scheme, Managed Fund, or investment may pay a commission, reimbursement, or other fees to Kapiti Financial Advice Limited. Specific remuneration will be advised to you when advice is provided.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us.

Kapiti Financial Advice Limited financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using our internal complaints process:

- 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.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

Kapiti Financial Advice Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests (431K)
- Exercise care, diligence, and skill in providing you with advice (431L)
- 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 we have the expertise needed to provide you with advice) (431I)
- 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 we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.