

## Disclosure statement (financial adviser)

Amber Helm (T/A My Mortgage)

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My Mortgage Ltd

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### **It is important that you read this document**

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

### **Nature & Scope of Advice**

I am a Financial Adviser (FSP710911), and I am giving advice on behalf of My Mortgage Limited (FSP768771). My Mortgage Limited is a provider under the New Zealand Financial Services Group Transitional Licence (FSP286965) who holds a licence issued by the Financial Markets Authority to provide financial advice. My Mortgage Limited is authorised by that licence to provide financial advice.

New Zealand Financial Services Group can be contacted on 0508 87 87 88 or [info@nzfsg.co.nz](mailto:info@nzfsg.co.nz)

The Financial Markets Authority regulates financial advisers. You can contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described below.

### **I can give you advice about:**

Residential Home Loans

Business Loans

Personal Loans

### **Fees, expenses, conflicts of interest and incentives**

My Mortgage Limited does not charge fees, expenses or any other amount for any financial advice provided to its clients.

My Mortgage Limited receive commissions from the relevant bank if you take out a mortgage following my advice. The commissions are between 0.45% and 0.85% of the value of the mortgage — the amount depends on which bank and what type of mortgage you choose. In addition, we receive a commission of between 0% and 0.2% of the remaining balance each year. 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 annual training about how to manage conflicts of interest. I complete registers of conflicts of interests, and the gifts and incentives I receive. My Mortgage monitors these registers and provides additional training where necessary. My Mortgage performs an annual review of our compliance programme.

In very rare circumstances where we are not remunerated by a lender, we may discuss a fee for our service. We must declare this to you and be agreed by both parties in writing prior to engaging in any work for you.

## What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem. If we cannot agree on how to fix the issue, you can contact my dispute resolution scheme, FSCL. This service will cost you nothing, and will help us resolve any disagreements.

If you are not satisfied with our financial advice service you can make a complaint by emailing [office@mymortgage.co.nz](mailto:office@mymortgage.co.nz), or by calling: 027 581 4252.

When we receive a complaint, we will consider it following 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 can't, 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 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. They provide a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited:

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)

Phone: 0800 347257 or 04 472 3725

Postal Address: PO Box 5967, Wellington 6011

## How am I regulated by the Government?

My Mortgage Limited, and anyone who gives financial advice on our behalf, have 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 isn't materially influenced by our 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 we have the expertise needed to provide you with 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 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>.

The information I have discussed with you is available in writing. Please let me know if you wish to have a written copy.

## Declaration

I, Amber Helm, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008, the Financial Services Legislation Amendment Act 2019 (FSLAA) and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

