

Disclosure

This document sets out important information about the financial advice service provided by Marg Mortgages Ltd (FSP772654). It is important that you read it carefully to ensure you understand it. Please contact your Marg Mortgages adviser if you have any queries. They will be happy to help.

Licensing Information

Marg Mortgages Ltd (FSP772654) and Geeta Gupte (FSP680231) each hold a licence issued by the Financial Markets Authority to provide financial advice.

The following companies are authorised under the Marg Mortgages Ltd licence to provide financial advice.

- Geeta Gupte – individual

If you wish to view Marg Mortgages Ltd’s registration and licence, please go to the Financial Service Providers Register (<https://fsp-register.companiesoffice.govt.nz>) and search our company Financial Service Provider (FSP) number FSP772654.

As a licensed Financial Advice Provider, Marg Mortgages has standard conditions to our licence. There are no conditions specific to Marg Mortgages Ltd nor limitations or restrictions on the advice that may be given.

Nature and Scope of our Financial Advice Service

Marg Mortgages can provide advice about mortgages. We only provide financial advice about product from certain providers.

For Mortgages, we work with the following lenders:

- ASB Bank	- First Mortgage Trust
- ANZ Bank	- Cressida Capital
- BNZ Bank	- Funding Partners
- Westpac Bank	- Heartland Bank
- Kiwibank	- Liberty Finance
-Sovereign	- Prospa
- Avanti Finance	- SBS Bank
- ASAP Finance	- Southern Cross Partners
- Basecorp Finance	- Zip Finance
- DBR	- Pepper Money

Fees or Expenses

The actual fee charged to you will depend on the nature and scope of the advice or service we provide.

The following section outlines the types of **fees** that may apply:

For services in relation to loan products and insurance,

commissions may be paid by the product provider as follows:

Initial commission - a percentage of the value of your loan amount or insurance premiums,

Upfront commission: Upfront commission on mortgages ranges from 0.55% to 0.88%. This is a one-off fee.

and

Ongoing commission - a percentage of the value of your loan account balance or your insurance premiums, usually calculated at the end of each month in which you hold the loan amount.

Ongoing commission: Some financial institutions pay an ongoing commission which range from 0.15% PA to 0.25%

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. These costs may arise from incidentals such as travel costs and photocopying. However, we will agree all additional costs with you prior to incurring them.

Complaints and Dispute Resolution

If you are not satisfied with the service you have received from Marg Mortgages Ltd please contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly.

Please contact your adviser directly in the first instance and you may contact us to make a complaint by telephone or in writing and preferably by email at geeta@margmortgages.co.nz

The complaint process involves a comprehensive investigation of the matters you've raised. In the first instance, we will address your concerns directly with the Adviser involved.

We aim to respond within 10 working days from the date of receipt. If, for any reason, we are unable to meet this timeframe, we will notify you within the 10-day period to advise that more time is required to consider your complaint. We will also provide an estimated timeframe for our response.

If, after our process is complete, you feel that your complaint has not been resolved to your satisfaction, you have the option to escalate your concerns to an independent dispute resolution service. You may contact Financial Services Complaints Limited (FSCL). This is a free service available to you. Their contact details are as follows:

Financial Services Complaints Limited
Level 4, 101 Lambton Quay, Wellington 6011
0800 347 257
complaints@fscl.org.nz
<https://www.fscl.org.nz>

You must bring your complaint to FSCL within 3 months of receiving our decision letter, if you do not raise the complaint with FSCL within 3 months of the decision letter, FSCL will not be able to investigate your complaint.

You also have the right to address your complaint to the Financial Markets Authority (FMA). Details of the FMA complaints process are available on the FMA website (<https://www.fma.govt.nz>). The FMA can also be contacted at: **Level 2, 1 Grey Street, PO Box 1179, Wellington 6140** or by phone 04 472 9830

Marg Mortgages Ltd's Duties to you

Marg Mortgages Ltd, 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 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); and
- 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 ought to 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 (<https://www.fma.govt.nz>).



Contact Us

Marg Mortgages Ltd (FSP772654) are Financial Advice Providers.

You can contact us by phone or email at: +64 210 790 266 or geeta@margmortgages.co.nz

Physical and Postal Address:

8 Donovan Street, Blockhouse Bay, Auckland 0600