

MATT WALTON
MORTGAGES

DISCLOSURE INFORMATION

MATT WALTON MORTGAGES LIMITED
FINANCIAL ADVICE PROVIDER
FSP1005029

Important information about our business

Matt Walton Mortgages Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number is FSP1005029.

Our office contact details (insert your details below)

Address: 123 Anderson Street, Morrinsville, New Zealand 3300

Phone: 021 766 108

Email: matt@mattwalton.net

Website: www.mattwalton.net

Nature and Scope of financial advice services

Our Services
<ul style="list-style-type: none">• Debt management (including borrowing for personal and investment purposes)
Products we can provide financial advice about
<ul style="list-style-type: none">• Loans including mortgages, reverse mortgages and deposit bonds
Product providers we might recommend
<ul style="list-style-type: none">• ANZ
<ul style="list-style-type: none">• ASB
<ul style="list-style-type: none">• BNZ
<ul style="list-style-type: none">• Westpac
<ul style="list-style-type: none">• Go Home Loans
<ul style="list-style-type: none">• Heartland Bank
<ul style="list-style-type: none">• The Cooperative Bank
<ul style="list-style-type: none">• SBS
<ul style="list-style-type: none">• Unity
<ul style="list-style-type: none">• Avanti Finance
<ul style="list-style-type: none">• Basecorp Finance
<ul style="list-style-type: none">• Pepper Money
<ul style="list-style-type: none">• Resimac

Our fees

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and explain how they are payable.

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

The fees charged for our advice and services may be based on a combination of:

A set dollar amount; or a percentage - based fee.

Our agreed advice and service fees may include charges for:

Initial advice ongoing or annual advice and services.

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. However, we will agree all additional costs with you prior to incurring them.

Commissions

For services in relation to loan, commissions may be paid by the product provider as follows:

Initial commission - a percentage of the value of your loan balance drawn down. The commissions are between 0.55% and 0.85% of the initial mortgage balance or amount funded.

Ongoing commission - a percentage of the value of your outstanding loan amount, usually calculated at the end of each month in which you hold the loan. Where this type of commission applies we may receive 0.15% to 0.20% of the mortgage balance on each anniversary.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge and skill set out in the Code of Conduct
- Give priority to the clients' interest and
- Exercise care, diligence and skill and
- Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is Matt Walton who can be reached via email at matt@mattwalton.net or 021 766 108. Matt will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. We acknowledge that your complaint has been received via email within 24 hours.
2. We will then look at all of the information relating to it and we advise how we intend to resolve it within 3 working days.
3. We aim to work with you to resolve the complaint in full within 10 working days of the complaint being made.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – Financial Services Complaints Limited (FSCL). This service will cost you nothing, and will help us resolve any complaints.

You can contact FSCL at:

Address: PO Box 5967, Wellington 6140
Phone number: 0800 347 257
Email address: complaints@fscl.org.nz