

DISCLOSURE STATEMENT



Susan Templeton
personal mortgage adviser

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It is important that you read and understand 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.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give you advice about category 2 financial products such as mortgages, home loans, asset loans, life insurance, health insurance, risk insurance, consumer credit contracts, and other insurance products. I specialise in the area of residential mortgage lending and financial advice related to purchasing, building or developing real estate. I may also refer you to a trusted financial adviser who specializes in insurances to assist you in covering your financial responsibilities.

How am I paid?

My comprehensive advice fee is paid by your chosen bank to me at settlement. This is not a cost to you. In the rare case that an *additional fee* is required, we will discuss *beforehand*. As your mortgage adviser, I am legally responsible to you for managing your loans and negotiating on your behalf with your bank going forward. *Once* I have secured bank approval for your application a fee of \$1,500 from you can be due in the following circumstances: If you go back to your bank *directly*, change advisers, move to another bank or pay off your loan within 28 months of settlement. This is because the bank recoups my fee if this occurs. I am always available to discuss your options.

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 I can try to fix the problem. You may contact our internal disputes service by telephoning 027 220 2053 by email to help@nichemortgages.co.nz or by writing to: PO Box 32464 Devonport, Auckland 0744

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz calling 0800 347257 or in writing to PO Box 5967, Wellington 6011

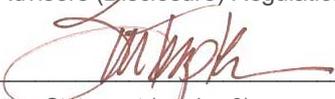
How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under "What should you do if something goes wrong?").

Declaration

I, Susan Templeton, 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 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:  _____

This Disclosure Statement (version 3) was prepared and signed on 5 April, 2019.

Borrower Agreement

We understand and agree to the terms and information disclosed above on this date:

Signed: _____

Signed: _____

Date: _____

Date: _____