



IMPORTANT Information about Niche Mortgages Limited FSP 729231

License status and conditions

Niche Mortgages Limited FSP 729231 is authorized by that license to provide financial advice service. Our contact details are:

Address: 2nd Tower, Devonport Wharf, Marine Square, Devonport, Auckland, 0624
PO Box 32 464 Devonport Auckland 0744

Telephone: +64 27 220 2053

Website: www.nichemortgages.co.nz

Email: help@nichemortgages.co.nz

We provide financial advice on Mortgage Products/Consumer Credit Contracts
We encourage you to read the important information given below. It may help to decide whether your financial needs may be met by engaging us.

Nature and scope of our financial advice service

We engage financial advisers to provide financial advice on the following financial products:
Mortgage Loans and related Consumer Loan Products.

Residential and personal loan products

We, through our advisers, provide financial service about residential and personal loan products only from the following providers (also known as lenders):

ANZ Bank New Zealand Limited
ASAP Finances Limited
ASB Bank Limited
Avanti Finance Limited
Bank of New Zealand
BaseCorp Finance Limited
Bluestone Mortgages NZ Limited
China Construction Bank (New Zealand) Limited
Credit Union Baywide
Cressida Capital One Limited
DBR Limited
FICO Finance
First Mortgage Managers Limited
Funding Partners Limited
General Finance Limited
Gold Band Finance
Heartland Bank
Industrial and Commercial Bank of China (New Zealand) Limited
Liberty Financial Limited
Metro Finance
NZ Provident Corp
Oxford Finance
Pepper New Zealand Limited

(continued lenders)

Plus Finance

Property Funding Securities

Prospa

Resimac Financial Securities Limited

Southern Cross Finance Limited

Southland Building Society

The Co-operative Bank Limited

TSB Bank Limited

Westpac New Zealand Limited

Wroxtton Finance

We *do not* provide financial advice service related to:

- a. Investment products (e.g., shares, bonds, managed funds, etc.) and KiwiSaver products
- b. Estate planning (such as Wills, Enduring Powers of Attorney, and trusts of any description).

You will need to consult appropriate specialists if you would like advice on “a” and “b” above.

Fees, expenses, or other amounts payable

We do not charge any fee, expense or other amount for the financial advice provided to you or for implementing that advice. Our remuneration is paid by the product providers by way of commission. However, we may charge a fee for the financial advice service provided to a client where a client repays a residential home loan within a defined time (being 24 or 27 months) from the date it is drawn down. This is known as a ‘clawback fee’ which is charged by your bank to us for lack of delivery by you for the agreed time frame. If any fee is due, the fee amount, and the date by which the fee will be payable will be advised when the financial advice service is provided to you, or at the time you or your bank notify us of your change of circumstances, i.e., exiting the loan.

Conflicts of interest and commissions or other incentives

Residential and personal loan products

We will receive commission from the lenders who provide residential and personal loan products. If you decide to take out a residential or personal loan, then the lender will pay commission based on the amount of loan settled with that lender or lenders. Our adviser takes drawings from Niche Mortgages Limited.

From time to time, various product providers (described previously) may also reward us for the overall business provided to them. They may give tickets to sports events, hampers, or other incentives. To ensure that our financial advisers prioritise the client’s interests above their own, we follow an advice process that ensures our recommendations are made based on the client’s personal goals and circumstances. All our financial advisers undergo annual professional development refresher training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives received.

Complaints handling and dispute resolution

We take all complaints seriously and works to resolve them as quickly as possible.

If you are unhappy with our financial advice service, and wish to make a complaint, please contact your financial adviser so he or she can try to put things right.

If you do not feel comfortable discussing your concerns with your adviser, you can:

- Call us on +64 9 445 0400 between the hours of 8:30 am - 5 pm weekdays
- Email us at help@nichemortgages.co.nz
- Write to us at PO Box 32 464 Devonport 0744 Auckland, addressing your letter to the attention of the Director/Niche Mortgages

How your complaint will be handled

We will deal with your complaint using our internal complaints handling process. Accordingly,

- We will investigate your complaint by analyzing the information you provided us; and
- We may contact you to get additional information about your complaint.
- We aim to resolve your complaint within 40 days of its receipt and advise you, in writing, our proposed resolution to your complaint.

If we cannot resolve your complaint within 40 days of receipt (or any additional time you have given us thereafter, at our request) you can contact the Financial Services Complaints Ltd (FSCL). FSCL provides an independent external dispute resolution service to consumers with complaints about their financial service providers. This service will cost you nothing and will help us to investigate or resolve your complaint if it is not resolved to your satisfaction using our internal complaints process.

You can contact the FSCL Scheme at:

Address: Level 4, Sybase House, 101 Lambton Quay, Wellington 6011
PO Box 5967, Wellington 6140

Telephone: 0800 347 257 or +64 4 472 3725

Website: www.fscl.org.nz

Email: complaints@fscl.org.nz

- **Duties**
- We and our financial advisers are bound by the following duties under the Financial Markets Conduct Act 2013 to:
 - meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and
 - give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
 - exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
 - meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you fairly, and to provide you with suitable advice.