



MURTAGHS

MORTGAGE BROKERS

Prosper Group Ltd (FSP81063) holds a licence issued by the Financial Markets Authority to provide financial advice. The Mortgage Broker Limited FSP775511 is authorised by that licence to provide financial advice.

Our obligation to our clients is to ensure you are fully informed and have access to all relevant information about us. Please refer to our Financial Advice disclosure as follows:

FINANCIAL ADVICE – DISCLOSURE

It is important that you read this document.

LICENCE STATUS AND CONDITIONS

The Mortgage Broker Limited FSP775511, trading as Murtaghs Mortgage Brokers holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

NATURE AND SCOPE OF THE FINANCIAL ADVICE GIVEN

The Mortgage Broker Limited provides advice to our clients about their residential and investment mortgage requirements.

We provide financial advice about products from a large range of providers including ANZ, ASB, BNZ, General Finance, Heartland, Liberty, Resimac, SBS, Sovereign, The Co-Operative Bank and Westpac for home loans and mortgages.

Any financial advice provided on our behalf will take account only of the information you have given us about your particular needs, financial situation or goals.

NO FEES, EXPENSES OR OTHER AMOUNTS PAYABLE FOR OUR FINANCIAL ADVICE

We will usually not charge a fee for the financial advice I will provide to you but reserve the right to do so. This will be disclosed to you at the time of our recommendation.

CONFLICTS OF INTEREST AND COMMISSIONS OR OTHER INCENTIVES

For mortgage products, The Mortgage Broker Limited and the financial adviser receive commission from the banks and/or lenders from which we give advice on their products. If you decide to settle the lending recommended, the bank / lender will pay a commission to The Mortgage Broker Limited and your financial adviser. The amount of the commission is based on the amount of the loan settled.

To ensure that our financial advisers prioritise the client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance consultancy firm.

INTERNAL COMPLAINTS PROCESS

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means:

in writing:

Complaints Officer
The Mortgage Broker Limited
66 Queen Street, Cambridge, 3434
P: 07 838 3883
E: hello@murtaghs.co.nz

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.



66 Queen Street, Cambridge 3434, New Zealand

M: 021 642 552 | P: 07 83 83 883 | E: hello@murtaghs.co.nz www.murtaghs.co.nz



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DISPUTE RESOLUTION PROCESS

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

FINANCIAL SERVICES COMPLAINTS LIMITED

Level 4, Sybase House, 101 Lambton Quay

Wellington 6011 Telephone: 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)

Postal: P O Box 5967, Wellington 6140

E: complaints@fscl.org.nz

www.fscl.org.nz

OUR DUTIES

Murtaghs Mortgage Brokers 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 Code of Conduct standards can be read here:

<https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>

CONTACT DETAILS

The Mortgage Broker Limited FSP775511, trading as Murtaghs Mortgage Brokers is the Licensed Financial Advice Provider.

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