

IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. Coombes Financial Limited (FSP 1008064) (trading as Mortgage and Invest Link Wellington North) is authorised by that licence to provide financial advice.

YOUR ADVISER DETAILS

I provide financial advice on Mortgage, Lending, KiwiSaver, and Investment products

Name: Vicky Coombes
Phone: 021 645 273
Email: Vicky.Coombes@mortgagelink.co.nz
FSP: 1004840

CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at: Phone: 0800 466 784
Email: admin@lfg.co.nz
Address: 1-1 Antares Place
Rosedale, Auckland

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Mortgages and personal lending.
- Determining how much you can afford to borrow (within lenders affordability guidelines).
- Selecting an appropriate lender and mortgage structure.
- How to structure your repayments to pay off your mortgage sooner.
- Structuring and refixing your current lending.
- KiwiSaver
- Managed Investment Funds

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top Ups
- Fixed rate rollovers
- Debt consolidation
- Business loans

PROVIDERS

We provide advice in relation to products provided by the following companies:

Main Bank Lenders

ANZ	ASB
SBS	BNZ
Westpac	The Co-operative bank
KiwiBank	

Other Lenders

AIA	ICBC
ASAP	Liberty Finance
Arrow Finance	Peppermoney/Link Home Loans
Avanti Finance / Get Capital	Metro Finance
Basecorp Finance	Oxford Finance
Bizcap	Pallas Capital
CFML Loans	Pioneer Finance
China Construction Bank	Property Funding Trustees
Cressida Capital	Prosper
DBR Property Finance	Simplify
Fico Finance	Southern Cross Partners
Finbase	Strata Funding
First Mortgage Trust	TSB
Funding Partners	Unity
General Finance	
Gold Band Finance	
Heartland Bank	

KiwiSaver/Investment

Booster	Select Wealth Management
Milford Asset Management	Generate
Consilium/Synergy	Evidential
JMI Wealth KiwiSaver	
Fisher Funds KiwiSaver	

FEES AND EXPENSES

Generally, we do not charge you a fee for our services. This is because Mortgage and Invest Link advisers are usually remunerated by way of commission by the providers of the financial services/products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a financial service/product for you. This fee can be added to your loan amount and will be paid to Mortgage and Invest Link at the time your financial service/product is advanced.
- Where a Mortgage and Invest Link adviser has obtained approval from a provider who does pay commission, but you decide not to proceed with the financial service/product, we may charge you a fee based on a fair reflection of the time required to obtain the financial service/product for you.
- Should you proceed with a financial service/product implementation after advice from your Mortgage and Invest Link adviser, the Mortgage and Invest Link adviser reserves the right to charge you a fee for the time spent to get the initial financial service/product approved and implemented.

Any fees relating to advice that may apply will be discussed and agreed upon with you prior to obtaining the financial service/product. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

CONFLICTS OF INTEREST

For mortgages and lending

Mortgage and Invest Link and our financial adviser receive commissions from some of the lenders we can provide recommendations for.

If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to your financial adviser. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us 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 personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. Mortgage and Invest Link financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

For KiwiSaver, investments and investment planning.

Mortgage and Invest Link and the financial adviser receive adviser service trail and other possible fees arising from the sale of KiwiSaver, investments and superannuation products. If you proceed to implement lending with the lender recommended to you, the manager and issuer of the KiwiSaver Scheme or Managed Fund will pay a commission to your financial adviser. The amount of the commission is based on the amount of the investment; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us 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 personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us.

Mortgage and Invest Link financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using 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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone on 0508 337 337, or by emailing enquiries@fdrs.org.nz.

DUTIES INFORMATION

Mortgage and Invest Link, 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 is not 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 www.fma.govt.nz.

PRIVACY AND YOUR PERSONAL INFORMATION

To provide you with financial advice, we need to collect, use and share personal information about you.

Whenever reasonably possible, this information is collected directly from you.

There may be times when personal information about you is collected from other sources, including product providers, other advisers, publicly available records, or information required to meet legal and regulatory requirements.

Where personal information is collected indirectly, we will take reasonable steps to ensure you are informed in accordance with the Privacy Act 2020.

You have the right to request access to, and correct, the personal information we hold about you.

For more information, please refer to our Privacy Statement.