



a better mortgage

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. Better Mortgage Limited t/a A Better Mortgage (FSP775392) is authorised by that licence to provide financial advice.

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

YOUR ADVISER CONTACT DETAILS

Name: Kiearn Calderwood
Phone: 0272512777
Email: kieran@abettermortgage.co.nz
FSP: 90901
Address: 24 Downing Street
Crofton Downs, Wellington, 6035

NATURE & SCOPE OF ADVICE

A Better Mortgage advisers provide advice about:

- Personal insurance (risk), including health insurance.
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice.
- 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.

We provide advice in relation to the following lending products:

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

We provide advice in relation to the following insurance products:

- Life Insurance
- Trauma Insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

PROVIDERS

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

ASB	ANZ
Westpac	BNZ
The Co-Operative Bank	SBS
Heartland Bank	Link Home Loans
AIA	Unity
Resimac Finance	Bluestone
General Finance	Liberty Finance
Basecorp Finance	Peppermoney
Avanti Finance	First Mortgage Trust
Strata Funding	Funding Partner
Cressida Capital	DBR Property Finance
Bank of China	CFML Loans
Get Capital	China Construction Bank
Prospra	ICBC
Metro Finance	Gold Band Finance
Southern Cross Partners	Pioneer Finance
ASAP Finance	Fico Finance
Convera	Zagga
Oxford Finance	XE
Partners Life	nib
Chubb	

FEES AND EXPENSES

Mortgage and lending planning fee

A Better Mortgage advisers are usually remunerated by way of commission, by the providers of the loan products we recommend. On occasion, some providers may not pay a commission. In this situation, we will charge a fee for our advice. The fee payable will be a reflection of the time required to obtain a loan approval for you. Where a fee will be payable for the advice, your A Better Mortgage adviser will agree the amount of the fee with you prior to obtaining a lending approval. This fee can be added to your loan amount and will be paid to A Better Mortgage at the time your loan is advanced.

Where a A Better Mortgage adviser has obtained an approval from a lender who does pay commission, but you decide not to proceed with the loan, a fee of up to \$2,250 will be payable as remuneration for the time spent on getting an approval. This fee is payable within 7 days of you deciding not to proceed with an approval.

Mortgage and lending service fee

Should you proceed with a loan implementation after advice from your A Better Mortgage adviser, and then repay or refinance your loan within 28 months of your loan being advanced, without giving your A Better Mortgage adviser the opportunity to assist you with a refinance, A Better Mortgage may charge you a fee of \$150 per hour for the time spent to get the initial loan approved and implemented. The maximum fee will be \$2,250 (15 hours). In some instances, advisers may charge a higher fee depending on the level of service provided. Your Adviser will agree with you any applicable fees.

Insurance Service Fee

No fees are payable by you for insurance advice. However, A Better Mortgage may charge a fee for financial advice provided to a client if the client cancels a life or health insurance policy within two years of inception. Specific fee information will be advised when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

CONFLICTS OF INTEREST

For mortgages and lending, A Better Mortgage and the 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; specific remuneration will be advised to you when advice is provided. For life insurance and health insurance, A Better Mortgage and the financial adviser receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to A Better Mortgage and/or the adviser who provides your advice. The amount of the commission is based on the amount of premium associated with your cover; specific commissions 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. A Better Mortgage 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 Services Complaints Limited (FSCL). FSCL 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 FSCL by phone 0800 347 257 or email complaints@fsc.org.nz.

DUTIES INFORMATION

A Better Mortgage, and anyone who gives financial advice on our behalf, has 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 (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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>.