Important information about our Business

Taylored Finance Ltd holds a Financial Advice Provider licence issued by the FMA to provide financial advice services.

Taylored Financial Services Provider Number is 1008016

Our office contact details:

Address: **162A Valley Road Mount Maunganui**

Phone: **021 280 3379**

Email: **karlene@thefinancecollective.co.nz**

Website: **www.thefinancecollective.co.nz**

Nature and Scope of financial advice services

Our Services	• Debt management (including borrowing for personal and investment purposes)
Products we can provide financial advice about	• Loans including mortgages, reverse mortgages and deposit bonds.
Product providers we might recommend:	• ANZ, ASB, BNZ, ASB, BNZ, Westpac, Kiwibank, ASAP Finance, Avanti, Basecorp, Cooperative Bank, CMFL, Cressida Capital, DBR, First Mortgage Trust, Funding Partners, Heartland Bank, Liberty, Pepper Money, Plus Finance, Prospa, SBS, TSB, AIA Go Home Loans, Pallas Capital and Southern Cross Partners.

Fees and expenses

If a lender pays commission then we would likely not charge you a fee if you decide to take a loan. The lender may pay us a commission if you decide to take up our advice and when your loan settles. The lender may pay us a commission if you decide to take up our advice when your loan settles.

However, we may charge you for the financial advice that we provide if you cancel or refinance your mortgage within the first two years after it settles.

We will use the following formula to calculate the fee:

Fee for our financial advice = $2,500 + GST for 10 hours of work calculated at $250 per hour + GST.

We may also advise you upfront that a fee is payable should the nature of your application warrant it. We will discuss and agree on all costs with you prior to incurring them to allow you the option to decline proceeding, at no cost to you. The scope of the work we will undertake & the fee amount will be based on your individual circumstances. The fee & scope of work will be advised via email communications.

Commissions

For services in relation to loan products, commissions may be paid by the Lenders as follows:

Initial Commission	We may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.55% and 1.00% of the initial mortgage balance or amount funded.

Ongoing Commission	We may also receive 0.15% to 0.20% of the mortgage balance on each anniversary.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. We are paid commissions by lenders when a mortgage settles and in some cases at the mortgage anniversary each year. We ensure that we prioritise your interests by following an advice process that considers your circumstances and goals. We research suitable products and providers to ensure the advice meets your needs.

How we manage any conflicts of interest

To ensure we prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our Advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is Karlene Taylor who can be reached via email at karlene@thefc.co.nz or phone 021 280 3379 Karlene will reply to you within 48 hours. Our internal complaints handling process is as follows:

1. To lodge a complaint, please email your complaint to our internal complaints' manager:
2. We will reply to you within 2 business days.
3. We will aim to resolve your complaint within 10 working days

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: FSCL. This service will cost you nothing and will help us resolve any complaints.

You can contact FSCL at:

- by calling 0800 347 257
- by emailing complaints@fscl.org.nz
- through FSCL's website: www.fscl.org.nz
- writing to: FSCL

PO Box 5967
WELLINGTON 6011