

DISCLOSURE GUIDE

Company Name: **SWIFT Mortgages Limited**

FSP Number: 773054

Valentina Ann Pereira

FSP Number: 428646

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Email: Valentina@swiftmortgages.co.nz

Here is some key information you need to know to help you understand what type of advice we can provide you so that you can make an informed and confident decision when engaging with us.

Licensing Information

We operate as a Financial Advice Provider under the current license issued by the Financial Markets Authority in the name of NZ Financial Services Group Limited (FSP286965)

The Nature & Scope of Financial Advice Services we can provide include.

Risk Insurance

- Life Insurance
- Medical Insurance
- Trauma & Critical Illness
- Total & Permanent
- Income Protection
- Mortgage Protection
- Redundancy Cover

Product Providers

We provide financial advice about loan products only from the following product providers:

- AIA
- Partners Life
- Chubb
- Fidelity Life
- Asteron Life
- NIB

Our duties

We are bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties include:

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behavior, conduct, and client care set out in the code of conduct.

Fees & Expenses

Generally, we won't charge you any fees for the financial advice we provide to you. This is possible because, on settlement of a loan, we usually receive a commission from the lender. Any exceptions to this general position are explained below.

We may charge you a one-off fee if the following occurs:

- When we don't receive a commission from the lender: If you request that we provide financial advice and we do not receive a commission from the lender, we may charge you a one-off fee. Any such fee would be agreed to and authorized by you in writing before we complete the services and would be based on an estimate of the time spent providing the advice. (This may arise in the rare event that you request that I provide services with either a product that is offered by a lender that I do not hold accreditation with or a product that is outside my usual arrangements with my product providers).
- When we have to repay commission to the lender: If a lender requires that we repay commission within 28 months of settlement of your loan, we will charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST) and would be calculated based on a rate of \$250 (plus GST) per hour of our time spent providing financial advice to you in connection with the applicable loan. The fee we charge you will not exceed the amount of commission we have to repay to the lender. You will be invoiced for any one-off fee and will be given 30 days to make payment.

Privacy Policy & Security

We will collect personal information by our Privacy Policy.

We regard client confidentiality as of paramount importance. We will not disclose any confidential information obtained from or about you to any other person, except by our Privacy Policy.

Complaints Process

If you have a complaint about the financial advice or service we provided you, it will be preferred if you can discuss it with us first.

You can also contact our internal complaints service by phoning us at 021 053 1027 or emailing us at Valentina@swiftmortgages.co.nz using the heading Complaint - (Your Name).

Please set out the nature of your complaint and the resolution you are seeking. We will acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and will work with you to resolve your complaint. We may want to meet with you to better understand your issues. We will provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution, you can refer your complaint to our external dispute resolution service. This service is independent will cost you nothing and will assist us in resolving things with you.

Details of this service are:

FSCS – Financial Services Complaints Ltd

Email: complaints@fscl.org.nz

Phone: 0800 347 257 | 04 472 3725