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Disclosure Information.

Publicly available information. Licensing information.

NZ Financial Services Group Limited (FSP286965) holds a license issued by the Financial Markets Authority to provide financial advice. Made Mortgages Limited (FSP1003131) is authorized by the license to provide financial advice.

Nature and Scope of Advice.

Made Mortgages Limited provides advice to our clients about their mortgages. Our Financial Advisers provide financial advice in relation to these financial advice products. We only provide financial advice about products from certain providers: For mortgages, we work with the following lenders: ANZ; ASAP Finance; ASB; Avanti Finance; Basecorp Finance; BNZ; CFML Loans; Cressida Capital; DBR Property Financiers; First Mortgage Trust; Heartland Bank; Liberty Financial; Pepper Money; Resimac; SBS; Select Homes; Southern Cross Partners; Sovereign; The Cooperative Bank; TSB; NZCU; Westpac.

Fees and Expenses.

Generally, Made Mortgages Limited will not charge any fee for the financial advice we provide you. This is possible because we receive commission for the work we undertake. However, on occasion we may charge you a one-off fee if you request financial advice and we do not receive commission. In this case you will be made aware of the fee for service and agree to the amount before you are invoiced. The fee amount will be based on an estimate of the time spent on providing the service.

Conflicts of Interest and Incentives.

Made Mortgages Limited and our financial advisers receive commissions from the providers on whose products we give financial advice (banks). If you decide to take out a mortgage, the provider will pay a commission to Made Mortgages Limited and to your financial adviser.

The amount of commission is based on the amount of the mortgage. As part of our overall process, we sometimes refer our clients to Majesty Insurance Limited. We receive a small referral fee for this service.

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 our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives we receive.

Complaints Handling and Dispute Resolution.

If you are not satisfied with our financial advice service you can make a complaint by emailing luke@majesty.co.nz, or by calling: 021 458 538. You can also write to us at: Majesty Mortgage & Insurance Advisors Limited, PO Box 5550, Mount Maunganui. 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 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 aren't 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 haven't been able to resolve your complaint to your satisfaction. You can contact FSCL emailing complaints@fscl.org.nz, or by calling: 0800 347 257.

You can also write to them at: Level 4, 101 Lambton Quay, Wellington 6011.
Made Mortgages Limited number #232

Duties Information.

Made Mortgages Limited, 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>.

Contact Details.

Made Mortgages Limited (FSP1003131) trading as Majesty Mortgage & Insurance Advisors Limited is the Financial Advice Provider. You can contact us at:

Phone: 027 469 9459

Email: brooke@majesty.co.nz

Address: 3/63 Totara Street, Mount Maunganui

