

NZMBA MORTGAGE BROKER'S PERSONAL DISCLOSURE STATEMENT AND TERMS OF ENGAGEMENT

NZMBA members must give this completed statement to every client and retain a copy on file.

Name of broker: Matt Gordon
Name of Firm: Mortgage Select Limited, 149 Victoria Street Christchurch
Address, Tel No P: 03 379 8092 – F: 03 379 8093 – M: 021 352 744 E: matt@mortgageselect.co.nz

Client name(s)

INTRODUCTION

I provide this Disclosure Statement and terms of engagement to you to ensure openness in our relationship.

NATURE OF BUSINESS

I am a practising New Zealand Mortgage Brokers Association (NZMBA) specialist mortgage broker, whose core day to day business activity is the arranging of home loan facilities for clients. A specialist mortgage broker is required by the NZMBA to provide clients with a choice of home loan facilities from at least 6 home loan lenders. I have access to the following listed below:

List of Lenders : AMP, ANZ, ASB, Avanti Finance, CBS, Liberty Financial, NBNZ, PSIS, Public Trust, Sovereign Home Loans, SBS Bank, Sentinel and Westpac.

I have operated as an NZMBA specialist mortgage broker since: 1 October 2001. I am a director of the firm (listed below) which holds direct accreditation agreements with the aforementioned lenders.

Name and Address: Mortgage Select Limited, PO Box 20339, Christchurch 8543

PERSONAL HISTORY

I Have the following experience: 2001- Current – Mortgage Broker, 1998 – 2001 Home Loan Specialist ASB, 1996 – 1998 Personal Banking Westpac

MEMBERSHIP of INDUSTRY ASSOCIATION

I hold current accreditation as a full member/ provisional member* of the NZMBA and my business complies with the Association's Membership Rules and Code of Ethics and Standards. A copy of the Rules is available from www.nzmba.co.nz. I am a registered, but not authorised financial advisor. I can give you advice about category 2 financial products such as consumer credit contracts, home loans and mortgages. I am a specialist mortgage broker and can provide you advice as well as transactional services relating to mortgages.

HOW WE GET PAID

On settlement of a mortgage, I receive commission from the above product providers I deal with. The commission is generally of an upfront nature but may also include a small renewal or trail commission. I also do receive a fixed rate roll over fee from some providers if I assist in re fixing your loan. A full schedule of all providers and their commission rates is available on request.

In the rare event that you may require me to act on your behalf in a transaction whereby I do not receive a commission from the above panel of providers or you request me to act on your behalf with a provider we do not hold an accreditation with I may charge a one off fee for this work to be completed. Any such fee would be agreed in advance and authorized by you in writing.

YOUR OBLIGATIONS

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

IRREGULAR REMUNERATION & NON-MONETARY BENEFITS

From time-to-time, I may receive certain monetary or non-monetary benefits from lenders. Under the NZMBA's Membership Rules (Code of Ethics & Standards), such regular benefits must not influence the placement of client applications.

CONFLICT OF INTEREST

At all times, I operate in the best interests of my clients, operating without conflicts of interest and with objectivity. The 'Nature of Business' has been fully described above and clients are therefore aware of the options available to them, when appointing me as their mortgage broker.

PRIVACY ACT

It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.

Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:

- a) product or service provider when implementing any of my/our recommendations or variations thereof;
- b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
- c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
- d) Information is held at the above mentioned address

OTHER MATTERS REQUIRING CLARIFICATION/RECOMMENDATION

Legal and accounting Issues – any discussions on legal and accounting issues do not replace advice from professionally qualified specialist advisors (solicitors, accountants). I strongly recommend that you obtain such independent and specialist advice.

Personal Risk Insurance – Generally, but especially, as part of any financial transaction, clients should review their personal risk insurance requirements. Making a financial application in no way implies that such a review has been applied for with me and specialist advice should be obtained.

I / We acknowledge I / We have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

I / We acknowledge I / We have had the basis of adviser remuneration explained and I / we agree to the option indicated on the previous page.

WHAT SHOULD I DO IF SOMETHING GOES WRONG

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning 03 379 8092, by email admin@mortgageselect.co.nz, or in writing to PO Box 20339, Christchurch.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing info@fscl.org.nz, calling Financial Services Complaints Limited on 0800347257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

HOW AM I REGULATED BY THE GOVERNMENT

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under "What should you do if something goes wrong?").

DECLARATION

I, Matt Gordon, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed and Dated

Date: Matt Gordon

CLIENT ACKNOWLEDGEMENT

I /we * acknowledge that our Mortgage Broker has explained the contents of this Personal Disclosure Statement and given me/us * a copy.

**Full Name/s
Signed and Dated**

Date: Client:

Date: Client: