

Disclosure Statement Mortgages

Name of Financial Adviser:	Kylie Chandler
Financial Service Providers Registration number:	574147
Company:	Andco Mortgages Limited (The Company) FSP Registration number 1000855
Physical and Postal Address:	32 Thompson Drive, Papamoa Beach, Papamoa, 3118, New Zealand
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Kylie Chandler is a financial adviser and gives advice on behalf of the Company.

Nature and scope of financial advice service:

I will provide you with financial advice in relation to mortgages and personal loans.

I provide financial advice on a wide range of mortgage providers including second tier lenders.

I do not provide advice on:

- Budgeting
- Estates and will planning
- Trusts
- Tax planning
- Investments in property, corporate bonds, equities or finance company debentures

The Company utilises the services of services of NZFSG, Trail software and related services to research and assist with the provision of advice on the various home loan products. The Company also engages in its own research on the various home loans provided through 1st and 2nd tier providers and also completes its own research on various personal loan providers.

Providers used are noted below:

Bank or Finance Company
ANZ

ASB
Westpac
BNZ
SBS Bank
Cooperative Bank Home Loan
TSB Bank Limited
Kiwibank
Avanti Finance
Resimac Home Loans
Cressida Capital
Liberty Financial
DBR Property Financiers
First Mortgage Trust
NZCU
Spotcap
Sovereign
Bluestone
Pepper Money
Basecorp Finance
Heartland Bank
Prospa

Fees, expenses and other amounts payable –

In some cases the lender does not pay the Company a commission for any business introduced by it, as such the Company may charge a fee. This fee is up to 3% of the loan amount. This fee is calculated on the complexity of the loan and the time taken to investigate and find a suitable solution. This fee is to be paid at time of the loan drawdown.

Conflicts of interest and commissions or other incentives -

Currently there are no conflicts of interest as it relates to the services provided by the Company.

The Company and our financial advisers receive commissions from the mortgage or loan providers on whose products we give financial advice. If you decide to take our mortgage or personal loan advice, the provider may pay a commission to the Company and to your financial adviser. The amount of commission is based on the amount of the loan drawdown and is paid by the provider after loan drawdown. Rates noted below:

Bank or Finance Company	Up front Commission	Renewal Commission
ANZ	Up to .85% for new home loans	\$150 for a refix
ASB	Up to .85% for new home loans	\$150 for a refix
Westpac	Up to .60% for new home loans	Up to .20% ongoing

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BNZ	Up to .55% for new home loans	Up to .15% ongoing
SBS Bank	Up to .80% for new home loans	\$150 for a refix
Cooperative Bank Home Loan	Up to .85% for new home loans	\$150 for a refix
TSB Bank Limited	Up to .85% for new home loans	
Kiwibank	Up to .55% for new home loans	Up to .15% ongoing
Avanti Finance	Up to .80% for new home loans + up to 1% fee	
Resimac Home Loans	Up to .60% for new home loans	Up to .20% renewal
Cressida Capital	Up to 1% fee for new home loans	
Liberty Financial	Up to .80% for home loans	Up to .30% ongoing
DBR Property Financiers	Up to 1% for new home loans	
First Mortgage Trust	1% fee charged	
NZCU	Up to .60% for new home loans	
Spotcap	Up to 1.5% any loan drawdown	
Sovereign	Up to .60%	.20%
Bluestone	Up to .60%	.20%
Pepper Money	Up to .60% + gst	Up to .15% +gst
Basecorp Finance	Up to 1% fee charged	
Heartland Bank	Up to 1%	
Prospera	Up to 3%	

Personal loan commission rates:

Bank of Finance Company	Up front Commission	Renewal Commission
Finance Now	1.25% of the new loan amount + a \$300 booking fee and 10% of the PPI Premium	
Cooperative Bank	3% of the new loan	
Avanti Finance	Up to 1% fee	

Management and staff of the Company may provide and accept gifts and gratuities within the following guidelines. The overriding philosophy is that professional integrity and honesty is to be maintained at all times. Compliance with the letter and the spirit of New Zealand laws and



regulations is a mandatory element to the Company's operations enhanced by personal and corporate integrity.

Except as otherwise disclosed in this document, I do not have any financial or other interest, relationship, or association that a reasonable client would find reasonably likely to influence me in providing financial adviser services.