IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. **Kinwan Finance Limited** (FSP1004385) is authorised by that licence to provide financial advice.

LINK FINANCIAL GROUP CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider. You can contact us at:

Phone: 0800 466 784

Email: admin@lfg.co.nz

Address: 1-1 Antares Place, Rosedale, Auckland

YOUR ADVISER CONTACT DETAILS

We provide financial advice on mortgage and lending products.

Name: **Andrew Chain** (FSP1003105)

Phone: 022 526 7788

Email: andrew@kinwanfinance.com

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Mortgages and personal lending.
- Determining how much you can afford to borrow (within lenders' affordability guidelines).
- Selecting an appropriate lender and mortgage structure.
- How to structure your repayments to pay off your mortgage sooner.
- Structuring and refixing your current lending.

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top-ups
- Fixed rate rollovers
- Debt consolidation
- Refinance
- Business loans

PROVIDERS

We provide advice in relation to products provided by the following companies:

Main Bank Lenders

Other Lenders

FEES AND EXPENSES

Generally, we do not charge a fee for our services. This is because we are usually remunerated by way of commission paid by the providers of the loan products we recommend. However, there are some situations where a fee may apply.

No Commission or Low Commission Is Paid by the Lender

In some cases, a lender may either not pay a commission or pay a commission that does not fairly reflect the time and work required to obtain and implement the loan. In these situations, we may charge you a fee.

Where applicable, this fee may be added to your loan amount and paid to us at the time your loan is advanced, or invoiced directly to you.

Loan Approval Not Proceeded With

Where we obtain a loan approval from a lender that pays commission, but you decide not to proceed with the loan after the approval has been issued, we may charge you a fee.

Early Repayment or Refinance

If you proceed with the implementation of a loan following advice from your adviser and then repay or refinance the loan within 28 months of the loan being advanced, without giving your adviser the opportunity to assist with the refinance, we may charge you a fee.

Fee Standard

We may charge a fee of $150 per hour for the time spent assisting you to obtain and implement an initial or subsequent loan. The maximum fee will be $3,000 (20 hours) per loan application.

In some instances, a higher fee may apply depending on the level and complexity of the service provided. If a higher fee applies, we will discuss and agree the applicable fee with you in advance.

If a fee is charged, an invoice will be issued and payable within 7 days, unless otherwise agreed with your adviser.

CONFLICTS OF INTEREST

For mortgages and lending, we receive commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to your financial adviser. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when advice is provided.

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.

From time to time, we may refer clients to other service providers and receive a commission for doing so. We will ensure that this does not result in any additional cost to you, and we will disclose this to you before making the referral.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. We complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

DISPUTES AND COMPLAINTS

If you are not satisfied with our service, you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using 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 are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Service (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

Kinwan Finance Limited, and anyone who gives financial advice on our behalf, has 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 is not 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), and
- 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 www.fma.govt.nz.