

NEO MORTGAGE'S DISCLOSURE

Licensing Information

Neo Consultants Limited (Trading name: Neo Mortgage) is a licensed Financial Advice Provider, issued by the FMA to provide financial advice services.

Our Financial Service Provider Number is: FSP1004299

New Zealand Business Number: 9429050929153

Nature and Scope of Advice

We engage financial advisers to provide financial advice on the following financial products:

Home Loan

Construction/Development Loan

Commercial Real Estate Loan

Bridging Finance

Private Loan

We do not provide advice in respect of the following products:

- a) Investment products (e.g., shares, bonds, managed funds, etc.) and KiwiSaver products; and
- b) Estate planning (such as Wills, Enduring Powers of Attorney, and trusts of any description); and
- c) General Insurance products; and
- d) Personal Risk Insurance products,

We could refer your c and d enquiries to a suitably qualified third party.

You will need to consult appropriate specialists if you would like advice on a, b, c or d above.

Fee and Expenses

In most cases, we do not charge any fee, expense or other amount for the financial advice provided to you or for implementing that advice. Our remuneration is paid by the product providers by way of commission. This particularly applies to loans arranged with banks, certain non-bank lenders do not pay commissions so a fee is charged on settlement only, no fee will be charged to process an application.

All and any such fees will be clearly disclosed before you commit to any financial transaction. However, we may charge a fee for the financial advice service provided to a client where a client repays a residential home loan within a defined time (being 24 or 27 months) from the date it is drawn down. This is known as claw back. Whether a fee will be charged, the manner in which it will be charged and the date by which the fee will be payable, will be advised when the financial advice

service is provided to the client. Please also see our Terms of Engagement for clarification

Fee and Expenses

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. These costs may arise from incidentals such as travel costs and photocopying. However, we will agree all additional costs with you prior to incurring them.

Conflicts of Interest and Incentives

- Our advisers receive commissions from lenders when a mortgage is settled and sometimes at the mortgage anniversary.
- We ensure take into account your needs and goals when planning advice, so that you have the most impactful and positive advice possible to suit circumstances. We research products and providers that can provide the best advice for your needs.
- We also undergo annual training on how to manage any conflicts of interest and record any conflicts in a register that we review and manage.
- We follow an advice process that ensures we understand your needs and goals so that we always recommend the best product for you regardless the type and amount of commission will receive.
- Neo Mortgage Limited is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Complaints Handling and Dispute Solutions

Internal Complaints Process

If you have a problem with our advice or service, please let us know so that we can try to solve the problem.

Our internal complaints email is: info@neomortgage.co.nz we will reply to you as quickly as possible and usually within 24 hours.

External Complaints Process

If your complaint cannot be resolved by us, we encourage you to refer your complaint to our external disputes resolution scheme- Financial Services Complaints Limited. See [fscl.org.nz](https://www.fscl.org.nz) or call 0800 347 257 for information on the FSCL Scheme. This process may take several weeks, as the

procedure is overseen by an independent adjudicator. This service will cost you nothing and will help us resolve any disagreement.

You can contact FSCL services at:

Address: PO Box 5967, Wellington 6140

Landline: 0800 347 257

Email: complaints@fscl.org.nz

Duties Information

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge and skill set out in the Code of Conduct
- Give priority to the Clients interest and
- Exercise care, diligence, and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Contact Details of NEO

Our address: Suit C, 93 College Hill, Freemans Bay, Auckland, 1011

Email: info@neomortgage.co.nz

Our personal telephone:

Rui An 020 4100 2350

Jones Lyu 022 353 8772