

LICENCING AND CONTACT DETAILS

House of Mortgages Ltd (trading as House of Mortgages) is a Financial Advice Provider (FAP), licenced and regulated by the Financial Markets Authority to provide Financial Advice. Financial Services Provider number (FSP769494).

Graeme Moore is a Director, and Financial Adviser of House of Mortgages Ltd

Contact details: Graeme Moore. 022 1889979. enquiries@houseofmortgages.co.nz
Address: 29A Peter Tce, Castor Bay, Auckland www.houseofmortgages.co.nz

This disclosure was prepared on 1 March 2021.

QUALIFICATIONS AND EXPERIENCE

Prior to establishing House of Mortgages Ltd in 2013, I was a Mobile Mortgage Manager (ANZ and National Bank – 9 years), and a Relationship Manager (ASB Bank – 3 years). These roles involved Residential mortgages, Business and Commercial loans, and Insurance products.

I have completed an undergraduate degree, and a post graduate Diploma in Business and Administration

SERVICES AND PRODUCTS

House of Mortgages provides advice to our clients about Mortgages (Residential) and Loans (Business and Commercial), Life insurance products, and Health insurance. We provide financial advice about products from certain providers:

Mortgages and Loans: ANZ, BNZ, ASB, Westpac, TSB Bank, Co-operative Bank, Sovereign, SBS Bank, Heartland Bank, HBS Bank, Resimac, AMP home loans, Liberty Financial, DBR NZ, Cressida Capital

Life insurance: Cigna, Asteron Life, Fidelity Life and AIA – Life, Trauma, Income Protection, Mortgage repayment cover, Redundancy, Total and Permanent disability, and Business risk insurance

Health insurance: AIA

FEES OR EXPENSES

House of Mortgages does not charge fees, expenses or any other amount for any financial advice provided to its clients.

RELIABILITY HISTORY

Neither House of Mortgages nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from House of Mortgages. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy

DUTIES INFORMATION

House of Mortgages 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 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>

CONFLICTS OF INTEREST

House of Mortgages receives commissions from the providers on whose products we give financial advice (Banks, and Insurers). If you decide to take out a mortgage or insurance, the provider will pay a commission to House of Mortgages and to your financial adviser. The amount of commission is based on the amount of mortgage or insurance premium

To ensure that we prioritise our clients' interests above our own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances.

We choose product providers based on your needs and not on the commission we may receive.

We do not accept any gifts or incentives offered by product providers

COMPLAINTS AND DISPUTES

If you are not satisfied with our service or financial advice please tell us as soon as possible so we can try and resolve this for you as soon as possible. It is our intention to provide the best possible service we can for our clients and will do our best to resolve any complaint as quickly and effectively as possible. You can make a complaint by emailing enquiries@houseofmortgages.co.nz, or by calling: 022 1889979. You can also write to us at: 29A Peter Tce, Castor Bay, Auckland.

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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited. Financial Services Complaints Limited 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 Financial Services Complaints Limited by emailing info@fscl.co.nz, 0800347257, or in writing: PO Box 5967, Lambton Quay, Wellington 6145

Signed:

