

Nature and scope of advice

The information below will help you understand what type of advice will be provided.

Our Duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are:

- Meet the standards of competence, knowledge and skill set out in the code of conduct
- Give priority to the clients' interests
- Exercise care, diligence, and skill
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Services I provide

I will help you chose a loan that is suitable for your purpose from a panel of lenders (see below). Once I have chosen a lender and loan terms that are suitable for you I will help you to obtain an approval.

Banks and Lenders I Use:

ASAP	Avanti Finance	Capital Securities Limited	CCB
CFML	Cressida	DBR	FMT
Gubb and Hardy	Mutual Finance	Midlands Trust	New Zealand Mortgages & Securities
Silver Harbour Capital	Southern Cross Finance	Tessera	Vulcan Mortgage Limited Partnership
Commercial and Property Finance Divisions of the main trading banks	Others including private lenders		

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Products I provide:

Home Loans	Investment Loans
Refinance	Commercial Loans
Development Loans	Short Term Loans

What else can I offer

I can help you with other services through company referral partners such as:

Tower – Fire and General	Asset Finance	Select Asset
UK Pension Transfers	XE Money	Stonham & Co – Risk Insurance
RDi – Fire and General	Snedden & Associates (law)	Metro Law
Accountants		

History

I have no past convictions.

Fees and Expenses

On a case-by-case basis a fee may be charged by People Property Financiers Limited depending on the complexity of the financial adviser service provided, this fee will be mutually agreed upon at the start of the process.

You will not be billed or asked to pay any fees direct to me at any time as I am paid a salary by People Property Financiers Limited. A commission is paid to People Property Financiers Limited by the provider for any business placed; they may also receive ongoing commission for the life of the product(s) placed.

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.

PPF is typically remunerated by way of commissions received directly from retail bank providers (example below). This commission is a percentage of the loan amount.

As we get to know you and what is important, we will provide more specific information in relation to any remuneration we receive as a result of any advice we provide. In line with the spirit of professional disclosure below are some guidelines.

Type	Range
Upfront (upon implementation)	.45% - 1% first year's premium
Ongoing	.15%- .2% subsequent year premium

We

- Always recommend the best product for your purpose regardless of they type and amount of commission received
- Ensure the amount of any loan is in accordance with your identified needs

Privacy Policies

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The planform I use is secure.

Complaints Process

If you have a complaint about my financial advice or service I gave you, you need to tell me about it. You can contract my internal complaints service by phone or emailing me using the heading Complaint – [Your name]. Please set out the nature of your complaint, and the resolution you are seeking. I will acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I will provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of the service are:

Financial Services Complaints Limited

Complaints@fscl.org.nz

0800 347 257

Availability of Information

This information can be provided in hardcopy upon your request

I welcome any questions or queries you have in relation to this important information but more importantly, I look forward to working with you.

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