



Publicly Available Information

LICENSING INFORMATION

adviceHQ Limited holds a transitional by the Financial Markets Authority (FMA) as a Financial Advice Provider (FAP):

- adviceHQ Limited (trading as adviceHQ)
- FAP # 769515
- Contact:
 - 021 747 644
 - support@advicehq.co.nz
 - PO Box 31100, Milford, Auckland 0741

NATURE & SCOPE OF ADVICE

adviceHQ provides advice to our clients about their mortgages and KiwiSaver.

adviceHQ provides advice on the following products:

- Mortgages
- Business loans
- Commercial loans
- Personal loans
- KiwiSaver investments

adviceHQ provides advice on mortgage, business, commercial and personal loan products from the following providers:

- ANZ, ASB, BNZ, Westpac, Sovereign (main banks)
- Co-operative, Heartland, NZCU, SBS (regional banks)
- Avanti Finance, Bluestone, Liberty Financial, Pepper Money, Resimac (non-bank lenders)
- Cressida Capital, DBR, FMT, General Finance, Southern Cross Partners (capital / equity lenders)
- Lending Crowd (personal loans)
- Prospa (business loans)

adviceHQ provides advice on KiwiSaver products from the following providers:

- Booster, Generate

FEES & EXPENSES

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and explain how they are payable.

The following section outlines the types of fees that may apply:

- The fees charged for our advice and service may be based on a combination of a set dollar amount; or a percentage-based fee.
- Our agreed advice and service fees may include charges for initial advice, ongoing or annual advice and services.
- Fees may apply for additional services like valuations and building inspections.
- Fees may apply where you apply for a product or service and then not accept the product or service offered, assuming terms are similar or reasonable, or fail to complete the application process, through no fault of the product or service provider or adviceHQ. The fee is calculated on a time and cost basis at \$300 per hour to a maximum of \$9,000.

- Fees may apply where you cancel your loan within four years of issue and adviceHQ is subject to claw back (repayment to lender for cancelled/repaid loans) from the product or service provider. The product or service provider and other related parties may also charge fees. Fees will be calculated based on fees incurred.

COMMISSIONS

For services in relation to loan products and KiwiSaver, commissions may be paid by the product or service provider as follows:

- Initial commission: a percentage of the value of your loan or KiwiSaver balance on settlement
- Ongoing commission: a percentage of the value of your loan or KiwiSaver balance outstanding calculated at the end of each month in which you hold the loan
- Referral commission: a percentage of the value of your product or service referred to trusted business partners based on the product or service providers terms and conditions.

CONFLICTS OF INTEREST

We prioritise our clients interest above our own. We follow a six-step advice process which includes thorough research and diligence with our product selection to meet our clients specific needs:

1. Establish and define the client relationship
2. Gather information
3. Analyse and evaluate options
4. Recommendation and presentation
5. Implementation
6. Monitor and review

We manage any conflicts by following our procedures which includes holding a register of any conflicts and reviewing them regularly.

DUTIES INFORMATION

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L, 4131M) to:

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

COMPLAINTS PROCESS

Internal Complaints Process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so we can try to fix the problem. You may contact our internal disputes service:

- support@advicehq.co.nz
- 021 747 644
- PO Box 31100, Milford, Auckland 0741

External Complaints Process

If we cannot agree on how to resolve the issue, you can contact our external disputes resolution scheme, Financial Services Complaints Limited (FSCL). This service will cost you nothing, and will help us resolve your complaint. You can contact FSCL:

- info@fsc.org.nz
- 0800 347 257
- PO Box 5967, Wellington 6140