

Public Disclosure

LICENSING INFORMATION

ACNL limited Trading as Top Mortgage (FSP767731) is an Authorised Body operating under NZ Financial Services Group Limited (FSP286965) holds a licence issued by the Financial Markets Authority (“FMA”) to provide financial advice services

Certainty Financial Advisers Network Limited (FSP677951) trading as CFAN (“the Company”) holds a licence issued by the Financial Markets Authority (“FAM”) to provide financial advice services. I am authorised by that licence to provide financial advice. My FSPR number is 42786.

NATURE AND SCOPE OF THE ADVICE

The company offers a range of products including Home loan, Property Development loan, Business & Commercial loan, and the Risk Insurance

For Banks, we work with

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|-----------------------------|---|----------------------|
| • ANZ | • Bank of China | • General Finance |
| • Westpac | • China Construction Bank | • Pallas Capital |
| • BNZ | • Industrial and Commercial Bank of China | • BIZCAP |
| • ASB | • ASAP Finance Limited | • PROSPA |
| • Kiwibank | • Avanti Finance | • Unity Pepper Money |
| • Heartland Bank | • Cressida Capital | • RESIMAC |
| • SBS Bank | • DBR | • Southern Cross |
| • The Co-operative | | • CFML |
| • Liberty Financial Limited | | |

For personal risk insurance, we work with

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|-----------------|-----------------|
| • AIA | • Chubb |
| • Partners Life | • Partners life |
| • Asteron | • Nib |

In providing you with financial advice, I will only consider existing personal term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products. We unable take into consideration or provide advice on financial products issued outside of New Zealand.

FEES OR EXPENSES

Our Advisors do not charge fees our clients any fees. We are paid for through the commissions and other payments we receive form the lenders we assist you to obtain financing from we help you take out.

We might charge you one-off fee if the following occurs:

- a) There’s no commission: If you request that I provide financial advice and I do not receive a commission from the lender, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that I provide services in relation to either a product that

is offered by a lender that I do not hold an accreditation with, or a product that is outside my usual arrangements with my approved lenders.

(b) Commission has to be repaid: If you make certain changes to your loan within 28 months period following drawdown of your loan and the insurance within 24 months period following commencement date, the lender and the insurance provider can require me to repay to them the commission I received for your loan or insurance - this is called a 'clawback' and can be up to 100% of the commission. If this occurs, I may charge you a one-off fee. Set out below are the circumstances in which this would apply and the fee that would be charged to you.

CONFLICTS OF INTEREST AND INCENTIVES

Top Mortgage and Certainty Financial Advisers Network Limited and our advisor receive commissions from the Finance providers on whose products we give financial advice. If you decide to take out a Loan, Insurance the provider will pay a commission to Top Mortgage /Certainty Financial Advisers Network Limited and to your advisor.

The amount of commission is based on the amount of the loan drawn down for Mortgage and the premium for Insurance. From time to time, product providers may also reward me for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives. To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances.

All our financial advisers undergo annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives we receive. Top Mortgage and Certainty Financial Advisers Network Limited monitors these registers and provides additional training where necessary. Top Mortgage and Certainty Financial Advisers Network Limited performs an annual review of our compliance programme.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can contact our internal complaints team by:

- Email Top Mortgage at: info@topm.co.nz
- Call Top Mortgage on: +64 9 949 0099
- Write to Top Mortgage at: Unit D, 12 Amara Place, Huntington Park, Auckland

When we receive a complaint, we will consider it following their 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 that 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 they 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 Insurance & Financial Services Ombudsman Scheme Inc.

Insurance & Financial Services Ombudsman Scheme Inc. 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 Insurance & Financial Services Ombudsman Scheme Inc. by emailing info@ifso.nz, or by calling: 0800 888 202 or +64 4 499 7612.

You can also write to them at: PO Box 10-845, Wellington 6143, New Zealand.

DUTIES INFORMATION

Top Mortgage & Certainty Financial Advisers Network Limited, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

- 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 I treat you as I should and give you suitable advice).

This is only a summary of the duties that I have. More information is available by contacting us or by visiting the the Financial Markets Authority website at <https://www.fma.govt.nz>.