

# Financial Advice Provider Disclosure Information

This document will provide you with some helpful information in reaching a decision on whether or not we are able to assist you based on the advice we are able to provide.

## Licensing Information

We operate under a license issued by the Financial Markets Authority in the name of PEOPLE PROPERTY FINANCIERS LIMITED trading as People Property Financiers Limited  
FSPR Number: FSP486908

## About Us

Financial Adviser: Angela Peters  
Contact Number: 021 150 5507  
Email Address: angela@ppf.co.nz

Financial Adviser: Gary Hey  
Contact Number: 021436 671  
Email Address: gary@ppf.co.nz

Financial Adviser: Bruce McGhie  
Contact Number: 021 912921  
Email Address: bruce@ppf.co.nz

Physical Address (for all Advisers): Level 4, BHIVE Building, Smales Farm, 74 Taharoto Road, Takapuna, Auckland 0622.

## Our Duties

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

- Meet the required standards of competence, knowledge and skill set out in the code of conduct (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).
- 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.

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>

## Nature and Scope of Advice

The information below will help you understand what type of advice we can provide

## Services we may provide

We will help you choose a loan that is suitable for your purpose from a panel of lenders. Once a lender has been chosen and you find the loan terms suitable we will help you to obtain an approval from the lender.

## We use the following Banks and Lenders:



### The below table contains products that we advise on:

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

### Other offerings from PPF:

We can help you with other services through our referral partners, namely:

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		

### Fees and Expenses

A fee may be charged by People Property Financiers Limited dependent on the complexity of the service provided, this fee will be explained in detail before any cost is incurred.

It is important to note that People Property Financiers may be charged a clawback fee by a lender. This occurs when a mortgage is arranged by us but is re-paid within a THIRTY (30) month period. This clawback fee charged to PPF by the lender will then be charged directly to the client, by PPF.

Commissions are paid to People Property Financiers Limited by retail banks for residential loans; we may also receive ongoing commission for the life of the product(s) placed.

PPF is typically remunerated by way of commissions received directly from Retail bank providers (example below). This commission is based on 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.

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

### Conflicts of Interest & Incentives

We receive commissions from the lenders on whose products we provide financial advice. The amount of commission is based on the amount of the loan.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us incentives which may include but not be limited to tickets to sports events and hampers.

We will always recommend the best product for your purpose regardless of the type and amount of commission received.

We will ensure the amount of any loan required is in accordance with your identified needs.

Any conflict of interest will be disclosed to the client.

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. People Property Financiers Limited monitors these registers and provides additional training where necessary. We also perform an annual review of our compliance program.

## **Complaint Handling & Dispute Resolution**

If you have a complaint about the advice or service provided, you need to tell us about it.

You can contact our internal complaints service by phone or by emailing the adviser directly using the heading Complaint – [Your name].

- Please set out the nature of your complaint and the resolution you are seeking.
- We will acknowledge receipt of this within 48 hours.
- We will then record your complaint in our Complaints Register and will work with you to resolve your complaint.
- We may want to meet with you to gain a better understanding of your concerns and will let you know how we intend to resolve them.
- 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 through our internal complaints process, or you aren't satisfied with the way we propose to do so, you can refer your complaint to our external dispute resolution service.
- This service is independent, free of charge and will assist us in resolving the matter.

### **Disputes Resolution Scheme**

Financial Services Complaints Limited provide a free, independent dispute resolutions 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 [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz) or by phoning 0800 347 257. You can also write to them at: FSCL, PO Box 5967, Wellington, 6145. Alternatively, you can visit their website and complete the complaint form. Website: <http://www.fscl.org.nz/>

## **Availability of Information**

This information can be provided in hardcopy upon your request and free of charge.

# Our Process:

1.	<b>Conversation:</b> We get to know you. We'll talk about what you want to achieve and whether we can help you.
2.	<b>Understand your situation:</b> We gather information from you including family details, income, assets and other financial information.
3.	<b>Research and recommend:</b> We conduct adequate research within the market. We ensure that our recommendations are competitive solutions for you and best suits your needs.
4.	<b>Lodge your application:</b> We do the 'legwork' to get you a pre-approval.
5.	<b>Approval and protection:</b> At this stage a conditional <b>loan offer</b> may be provided. We will have ascertained your affordability and the lender will have given you the 'go ahead'. We will then confirm the details with you and if required, we can refer you to insurance advisers for protection for your home and loved ones should anything go wrong.
6.	<b>Settlement process &amp; in it for the 'long haul':</b> We will take you through the settlement process and make sure everything runs smoothly. We will provide ongoing services in relation to your loans, for restructuring and assist with interest rate renewals as fixed loans expire.

# Everything Taken Care of.

## Get the right loan:

Home Loans	Investment Loans
Refinance	Commercial Loans
Development Loans	Short Term Loans
Car Loans	Personal Loans
Business loans	

## We can also refer you to the following specialists:

Make sure your loved ones and lifestyle are protected:		Plan for the Future you Want
<b>For Your Lifestyle</b>	<b>For your 'Stuff'</b>	
Health Mortgage protection Income protection Trauma cover Total permanent disability Life	Care & asset insurance Home and Contents Investment properties	Kiwisaver UK Pension Transfers Currency exchange

**We do not receive any referral fees or commissions for any of the above referred services.**