FinanceinNZ
Smart Money Strategies

IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. NetworkG Partners Limited (FSP1010947) t/a LivinginNZ.co.nz is authorised by that licence to provide financial advice.

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Mortgages and personal lending.
- Determining how much you can afford to borrow (within lenders' affordability guidelines).
- Selecting an appropriate lender and mortgage structure.
- How to structure your repayments to pay off your mortgage sooner.
- Structuring and refixing your current lending.

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top Ups
- Fixed rate rollovers
- Debt consolidation
- Business loans

CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

Phone: 0800 466 784
Email: admin@lfg.co.nz
Address: 1-1 Antares Place, Rosedale, Auckland

YOUR ADVISER DETAILS

I provide financial advice on mortgage and lending products as a Financial Adviser on behalf of NetworkG Partners Limited.

Name: Ishvinder Pal Singh
Phone: 021 227 4246
Email: contactus@financeinnz.co.nz
FSP: 1010951

PROVIDERS

We provide advice in relation to products provided by the following companies:

Main Bank Lenders

ANZ

Other Lenders

ASAP, Avanti Finance, Basecorp Finance, Bizcap, CCB, Cressida Capital, DBR Property Finance, Fico Finance, Finbase, First Mortgage Trust, Funding Partners, General Finance, Get Capital, Gold Band Finance, Go Lend, Heartland Bank, ICBC, Liberty, Metro Finance, Oxford Finance, Pallas Capital, Peppermoney, Pioneer Finance, Property Funding, Prospa, SBS, Simplify, Southern Cross Partners, Strata Funding, Unity, XCEDA, Zagga.

FEES AND EXPENSES

Generally we do not charge you a fee for our services. This is because we are usually remunerated by way of commission by the providers of the loan products we recommend. However there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a loan approval for you. This fee can be added to your loan amount and will be paid to us at the time your loan is advanced.
- Where we have obtained an approval from a lender who does pay commission, but you decide not to proceed with the loan, we may charge you a fee based on a fair reflection of the time required to obtain a loan approval for you.
- Should you proceed with a loan implementation after advice from your adviser and then repay or refinance your loan within 28 months of your loan being advanced, without giving your adviser the opportunity to assist you with a refinance, we may charge you a fee for the time spent to get the initial loan approved and implemented.

Any fees relating to advice that may apply will be discussed and agreed with you prior to obtaining loan approval. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

CONFLICTS OF INTEREST

For mortgages and lending, we receive commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to your financial adviser. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when advice is provided.

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.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. We complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

This disclosure explains how our business manages potential conflicts of interest arising from the fact that we can provide both financial advice services and immigration advisory services within the same premises.

Our business is licensed to provide:

- Financial advice services under the Financial Markets Conduct Act 2013
- Immigration advice services under the Immigration Advisers Licensing Act 2009

Conflicts of Interest may arise because we offer these services within the same premises. There may be situations where:

- Immigration goals influence financial decisions, or vice versa
- You may feel encouraged to use both services when you are free to choose any provider
- An adviser may benefit commercially if you engage multiple services through us

How We Manage These Conflicts

To protect your interests, we have implemented the following:

Separation of Advice

Financial advice and immigration advice are delivered under separate regulatory frameworks. Each service is provided independently, with its own disclosure obligations, standards, and record keeping and separate CRM and database management systems.

No Obligation to Use Both Services

You are under no obligation to use both our financial and immigration services. You may choose to engage either service on its own or use another provider entirely.

Transparent Fees and Remuneration

We will clearly explain how we are paid for each service before you proceed. We do not receive commissions or incentives for referring you internally between services.

Best Interest Duty

When providing financial advice, we are legally required to prioritise your interests. When providing immigration advice, we must act in accordance with the Immigration Advisers Code of Conduct, including acting with professionalism, independence, and integrity.

Internal Policies and Monitoring

We maintain internal processes to identify, disclose, and manage conflicts of interest. Staff receive training to ensure compliance with both financial and immigration regulatory requirements.

Your Rights

You have the right to:

- Ask questions about how we manage conflicts of interest
- Decline any service or referral
- Seek independent financial or immigration advice at any time

PRIVACY AND YOUR PERSONAL INFORMATION

To provide you with financial advice, we need to collect, use and share personal information about you. Wherever reasonably possible, this information is collected directly from you.

There may be times when personal information about you is collected from other sources, including product providers, your other advisers, publicly available records, credit reporting agencies, or information required to meet legal and regulatory requirements (including the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, the Credit Contracts and Consumer Finance Act 2003, and the Financial Markets Conduct Act 2013).

Where personal information is collected indirectly (that is, from someone other than you), we will take reasonable steps to ensure you are informed of this in accordance with the Privacy Act 2020, including Information Privacy Principle 3A.

You have the right to request access to, and correct, the personal information we hold about you.

For further information about how personal information is handled and the types of third parties involved, please refer to the Link Financial Group Privacy Statement, and to the Finance in NZ Privacy Statement at financeinnz.co.nz/privacy-policy.

DISPUTES AND COMPLAINTS



If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using 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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone on 0508 337 337, or by emailing enquiries@fdrs.org.nz.

DUTIES INFORMATION

NetworkG Partners Limited, and anyone who gives financial advice on our behalf, 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 is not 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 www.fma.govt.nz.