Important information about our business

Shamrock Consultants Ltd holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. Shamrock Consultants Ltd Financial Services Provider Number is FSP1008338

Our office contact details:

Address: ***62b Jack Boyd Drive, Mangawhai Heads,***

Phone: ***+6421850943***

Email: ***aidan@ahmortages.co.nz***

Website: ***www.ahmortgages.co.nz***

Nature and Scope of financial advice services

Our Services	• Debt management (including borrowing for personal and investment purposes)

Products we can provide financial advice about	• Loans including mortgages, reverse mortgages and deposit bonds

Product providers we might recommend	• ANZ, ASB, BNZ, Westpac, Kiwibank, ASAP Finance, Avanti, Basecorp, Cooperative Bank, CMFL, Bank of China, Bluestone, China Construction Bank, Cressida Capital, DBR, First Mortgage Trust, Funding Partners, Heartland Bank, Liberty, Pepper Money, Plus Finance, Prospa, Resimac, SBS, TSB, ASB Go Home Loans, Pallas Capital and Southern Cross Partners.

Our fees

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 on 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 services 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.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs.

However, we will agree on all additional costs with you prior to incurring them; OR We don’t charge our clients fees, expenses or anything else directly for the financial advice we provide.

Commissions

For services in relation to insurance/ investments/ loan products, commissions may be paid by the product provider as follows:

Initial Commission	A percentage of the value of your loan balance, and/or loan settlement amount.

Ongoing Commission	A percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

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

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

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any complaints.

You can contact ***Financial Services Complaints Limited*** at:

Address: ***Financial Services Complaints Limited, PO Box 5967, Wellington 6140***

Phone number: ***0800 347 257***

Email address complaints@fscl.org.nz