

Important Disclosures

Providers & Advice Type

Providers I work with:

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.

We do not provide financial advice services relating to

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Personal Insurance advice
- Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.)

You will need to consult an appropriate specialist if you would like advice on the above.

Commissions and incentives

I may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.55% and 0.85% of the initial mortgage balance or amount funded. I may/will also receive 0.15% to 0.2% of the mortgage balance on each anniversary.

The commission I receive is shared with Shamrock Consultants Limited for providing me with compliance support, training, and back-office support.

Conflicts of interest

I am paid commissions by lenders when a mortgage settles and in some cases at the mortgage anniversary each year.

I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. I research suitable products and providers to ensure the advice meets your needs.

I also undergo annual training on how to manage any conflicts of interest and record any conflicts in a register that we review and manage.

Shamrock Consultants Limited is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees and expenses

We do not normally charge clients fees, expenses or any other amount for the financial advice we provide. However, in certain circumstances, we may need to charge a fee for our time, but this will be discussed and agreed by you beforehand. More information on this will be included in my written recommendations later.

I may charge you for the financial advice that I provide if you cancel or refinance your mortgage within the first two years after it settles. We will use the following formula to calculate the fee:

Fee for our financial advice = \$250 per hour

We will invoice you for this fee and it will be payable on the 4th of the month following the cancellation of your policies. Details of how to make payment will be included on the invoice.

If you decide not to act on my advice, then I will charge you an hourly fee of \$250 for the services performed. This will be based on the time it has taken to prepare my advice. The average charge for this service is \$2,500 which is calculated at 10 hours x \$250 per hour.

Reliability history

A reliability event is something that may materially influence your decision on seeking advice from Shamrock Consultants Limited or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Shamrock Consultants Limited nor I have been subject to a reliability event.