Wealthify
MORTGAGE • INSURANCE • KIWISAVER

Important information about our business

Wealthify Limited holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. ***Wealthify Limited*** Financial Services Provider Number is ***FSP1012489.***

Our office contact details:

Business Address: *8 Manor Place, Central Dunedin, 9016*

Registered Address: *25 Mailer Street, Mornington, Dunedin 9011*

Phone: *022 061 4584*

Email: *info@wealthify.co.nz*

Website: *www.wealthify.co.nz*

Nature and Scope of financial advice services

Our Services	• Debt management (including borrowing for personal and investment purposes) • Mortgage and lending advice, including home loans, construction lending, refinancing, and loan restructuring **What else we can help you with:** We can help you with other services through our referral partners to make it easier for you. If you would like advice on insurance, KiwiSaver, or investment matters, we are happy to refer you to an appropriate specialist. You are free to use other providers of your choice or undertake your own research. We do not provide financial advice services relating to: personal or general insurance advice; KiwiSaver or investment advice. We shall update this information once we have independent advisers advising these areas.
Product providers we might recommend	ANZ, ASB, BNZ, Westpac, SBS, Co-operative Bank, ASAP Finance, Avanti, Basecorp, Cressida, DBR, First Mortgage Trust, Funding Partners, Heartland Bank, Liberty, Unity, Plus Finance, Prospa, Southern Cross Partners, Pallas Capital, BizCap, CMFL, Finbase, Xceda, Vincent Capital, Simplify, XE, The Lending People, Welcome, Tower, NBS, CCB, TSB, Pepper Money. We regularly update our providers.
Our fees	• We're usually paid by commission from the lender when your loan settles — typically between 0.50% and 1.00% of your loan amount. Some lenders also pay us an ongoing (trail) commission of between 0.15% and 0.25% of your outstanding loan balance each year, for as long as the loan remains with them. We don't charge you anything on top of this in the ordinary course of arranging a mortgage. • If we arrange a personal loan for you, we're paid by commission from the lender in the same way, not by you. • There are two rare situations where a fee could apply, and we'll always let you know upfront if either applies to you before any work begins: • If we're not able to receive a commission for the advice you've asked for (for example, a lender we're not accredited with), we'll agree a fee with you in writing beforehand — there's never a surprise fee after the fact. • If your loan is repaid or significantly changed within the first 28 months of settlement, the lender may ask us to repay some or all of

	the commission we received. In this situation only, we may pass on a portion of that cost to you — capped at $250 per hour of our time, and never more than the amount we've had to repay to the lender. Outside of these two situations, you won't be charged anything for our advice or service.
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. We will agree on all additional costs with you prior to incurring them.
Conflicts of interest or other incentive	We are here for our clients and to advise you as best we can. Your interests are our priority, although we do have business relationships with product providers too. From time to time, our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. We manage conflicts of interest by following a structured advice process that ensures our recommendations are based on your needs, not on the commission we receive. *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 on 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 client's interest • Exercise care, diligence and skill • Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct
Our Internal complaints process	If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is *Shweta Karne* who can be reached via email at *info@wealthify.co.nz* or *027 364 6236*. *Shweta Karne* will reply to you within 24 hours. Our internal complaints handling process is as follows: • We will acknowledge receipt of your complaint within 24 hours and record it in our Complaints Register. • We will review the details of your complaint, discuss it with you to fully understand the issue and the outcome you're seeking, and may contact you for further information if needed. • We aim to provide you with a response and proposed resolution within 7 working days of receiving your complaint. If we cannot resolve the matter to your satisfaction, we will let you know how to

	escalate it to our external dispute resolution scheme.
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 (FSCL) — A Financial Ombudsman Service.* This service will cost you nothing, and will help us resolve any complaints. You can contact *Financial Services Complaints Limited (FSCL) — A Financial Ombudsman Service* at: Address: *PO Box 5967, Wellington 6140* Phone number: *0800 347 257* Email address: *complaints@fscl.org.nz*