

Terms of Engagement



Name and registration number of Authorised Financial Adviser: Jonathan Philip Cameron Corbett, FSP102884

Physical address: 4 Bounty Street, Bryndwr, Christchurch, 8053
Postal address: PO Box 4415, Christchurch 8140, New Zealand
Trading name: J P C Consulting Limited, The New Zealand Mortgage Company
Telephone number: 0800 575 626
Fax number: 03 374 5449
Email address: jcorbett@jpccorbett.nz, jcorbett@nzmortgages.nz

What I do

I am an Authorised Financial Adviser, specialising in providing advice and transactional solutions for clients in the area of Mortgages.

How I work

I work in the following manner:

- We will agree on areas of advice requirements and establish other terms of our engagement.
- I will get to know you and gather all necessary facts of your situation and identify your specific needs and objectives.
- I will then analyse and research your circumstances and develop strategies to meet your needs and objectives.
- I will facilitate the application process for agreed products and services.
- I will monitor the implementation and review these strategies and actions on a regular basis.
- I also provide an ongoing service of assisting you in managing the re-fixing of your mortgage facilities and also refer any insurance needs that you may have.

Experience and Qualifications

I have over 15 years of experience in financial services, and in particular private banking and I have a sound understand across a broad range of lending.

I am an Authorised Financial Adviser. You can check this at www.fspr.govt.nz – FSP102884.

Memberships

I am a member of the Professional Advisers Association (PAA) and I am bound by their Code of Ethics. I am also a member of the Institute of Directors.

Product Providers

I am an Accredited Provider with the following companies and recommend the products and solutions I think best fit your circumstances and requirements:

ANZ, ASB, BNZ, Westpac, Cressida Capital, Heartland Bank, Kiwibank, Liberty Financial, NZCU South, RESIMAC, SBS Bank, The Co-operative Bank, and others. I also deal with non-bank specialist lenders that I can give more detail.

How I Get Paid

On settlement of a mortgage, I receive commission from the above product providers that I deal with. The commission is generally of an upfront nature but may also include a small renewal or trail commission. I also receive a fixed rate roll over fee from some providers if I assist in re-fixing your loan.

A full schedule of all providers and their commission rates is available on request.

In the event that you may require me to act on your behalf in a transaction, whereby, I do not receive a commission from the above panel of providers or you request me to act on your behalf with a provider we do not hold an accreditation with, I may charge a one-off fee for this work to be completed. Any such fee would be agreed in advance and authorised by you through the signing of the relevant loan and security documentation.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you, so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

Privacy Act

1. It is understood that any information gathered for our discussions is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;

- b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
4. The information will be held by me at 4 Bounty Road, Christchurch 8053.

Scope of Service and Engagement

Mortgage Advice

You have engaged my services to assist with a form of funding, and in return I will provide you will advice in this area.

Insurance

As part of our service to you, it is important that a full risk review is conducted to assess your current requirements and identify any gaps. In signing this agreement you acknowledge that you are happy for a Risk Specialist to contact you for an obligation free assessment.

Acknowledgements

I may be required to evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place.

Disclosure Statements

I/We acknowledge that I/we have received both the Primary Disclosure Statement (dated 18 November 2016) and the Secondary Disclosure Statement (dated 9 December 2016) from the adviser named in this document.

This document was current and dated: 9 December 2016

Provision of Information

I/We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I/we risk receiving advice or product recommendations that may not be appropriate to my/our needs.

Privacy Act

I/We acknowledge I/we have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

Adviser Remuneration

I/We acknowledge I/we have had the basis of adviser remuneration explained and I/we agree to the option indicated on the previous page.

Adviser Copy

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Applicants' acknowledgement:

Signed	<input type="text"/>	Signed	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>