



## Disclosure Statement

### LICENSING INFORMATION

TTR Limited

TTR Limited (FSP613489, trading as Steve Thomson Mortgages) holds a licence issued by the Financial Markets Authority to provide financial advice.

### NATURE AND SCOPE OF THE ADVICE

Steve Thomson Mortgages provides advice to clients about mortgages, life insurance and health insurance.

As a financial adviser, I provide financial advice in relation to home mortgages.

I only provide financial advice about products from certain providers:

- For mortgages, I work with seven banks
  - ANZ, ASB, BNZ, Westpac, Co Operative, SBS, and Heartland.
  - We also work with specialist lenders ASAP Finance, Avanti Finance, Bluestone Mortgages, Cressida, DBR, First Mortgage Trust, Liberty Financial, NZCU, Resimac and Southern Cross.
- For life and health insurance, I work with – Partners Life.

### FEES OR EXPENSES

Steve Thomson Mortgages

Unless specifically negotiated in advance the financial advice that Steve Thomson Mortgages provides to our clients for a mortgage is always free.

## **CONFLICTS OF INTEREST AND INCENTIVES**

### Steve Thomson Mortgages

For life insurance and health insurance, Steve Thomson Mortgages receives commissions from the insurance company. If you decide to take out insurance, the insurer will pay a commission to Steve Thomson Mortgages. The amount of the commission is based on the amount of the premium.

For mortgages, Steve Thomson Mortgages receives commissions from the banks with whom we arrange mortgages. If you decide to take out the mortgage, the bank will pay a commission to your financial adviser. The amount of the commission is based on the amount of the mortgage.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

## **COMPLAINTS HANDLING AND DISPUTE RESOLUTION**

### Steve Thomson Mortgages

If you are not satisfied with our financial advice service you can make a complaint by emailing [steve@stevethomsonmortgages.co.nz](mailto:steve@stevethomsonmortgages.co.nz) or by calling: 0274862328. You can also write to us at: 12 Hulme Way, Raumati Beach, Paraparaumu 5032.

When we receive a complaint, we will consider it following 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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited.

Financial Services Complaints Limited provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited by emailing [fscl.org.nz](https://fscl.org.nz) or by calling 0800347247 or 04 472 3728. You can also write to them at the office of Financial Services Complaints Limited PO Box 5967, Wellington 6011.

## **DUTIES INFORMATION**

Steve Thomson Mortgages, and anyone who gives financial advice on our behalf, have 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 isn't 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 <https://www.fma.govt.nz>.

## **CONTACT DETAILS**

Steve Thomson Mortgages

Contact details:

Steve Thomson Mortgages (FSP613489) trading as Steve Thomson Mortgages is the Financial Advice Provider.

You can contact us at:

Phone: 0274 862 328

Email: [steve@stevethomsonmortgages.co.nz](mailto:steve@stevethomsonmortgages.co.nz)