

Public Disclosure Statement

Important Licensing Details

Chanelle Wilson Financial Services Limited (FAP10002673) trading as Chanelle Wilson Mortgages, holds a license issued by the Financial Markets Authority (the government agency that monitors financial advisors)

Our office contact details (insert your details below)

Address: 38a Umutekai Rd, Hillsborough, New Plymouth 4372

Phone: 0272883333

Email: chanelle@chanellewilsonmortgages.co.nz

Website: www.chanellewilsonmortgages.co.nz

Nature and Scope of financial advice services

Our Services	
<ul style="list-style-type: none">Debt management (including borrowing for personal and investment purposes)	
Products we can provide financial advice about:	
<ul style="list-style-type: none">Loans including mortgages, reverse mortgages and deposit bonds	
Product providers we might recommend	
ANZ	The Co-operative Bank
ASB	PROSPA
Westpac	SBS Bank
BNZ	Avanti Finance
TSB	A number of non bank lenders

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 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:

<p>The fees charged for our advice and services may be based on a combination of: A set dollar amount; or a percentage - based fee.</p>
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<p>Our agreed advice and service fees may include charges for: Initial advice ongoing or annual advice and services.</p>

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 all additional costs with you prior to incurring them.

Commissions

For Mortgage Advice, Chanelle Wilson Mortgages will receive commission from bank/lender. If you decide to take out a loan, the bank/lender will pay a commission to Chanelle Wilson Mortgages as indicated below;

- The commissions for the bank lenders range between 0.55% to 0.85% of the value of the mortgage. The amount depends on which bank/lender and what type of mortgage you choose.
- The commission for the non bank lenders can vary and typically range between 0.5% to 3.00% of the value of the mortgage. The amount depends on which non bank lender and what type of mortgage you choose.
- We may also receive an ongoing support commission of between 0.15% to 0.20% of the remaining balance of your loan each year or a refix commission of \$150 per loan refixed. The amount depends of which bank/lender and what type of mortgage you choose.

Some instances Chanelle Wilson Mortgages may charge a fee for the financial advice provided. Whether a fee will be charged and the manner in which it will be charged will be the advised when the advice is provided to you.

Chanelle Wilson Mortgages pays employees wages or salary.

Conflicts of interest or other incentives

To ensure that I prioritize your interests above my own, we follow an advice process that ensures my recommendations are based on your individual goals and circumstances.

I undergo ongoing training about how to manage conflicts of interest. We maintain registers that record conflicts of interest and the gifts/incentives I may receive. Chanelle Wilson Mortgages monitors these registers and provides additional training where necessary.

Chanelle Wilson Mortgages performs an annual review of our compliance programme.

Referral Fees:

We may reward our clients who refer us business by way of vouchers or gift cards. We may also receive referral commissions from referral partners including insurance providers or real estate agents.

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 interests 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 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 Chanelle Wilson who can be reached via email at chanelle@chanellewilsonmortgages.co.nz or 0272883333. Chanelle will reply to you within 24 hours.

We aim to resolve any complaints within 10 working days of receiving and will advise if we need further time to consider or to collect further information.

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 Ltd. This service will cost you nothing, and will help us resolve any complaints.

You can contact Financial Services Complaints Limited at complaints@fscl.org.nz or 0800 347 257

You can contact *Chanelle Wilson* at:

Address: 38a Umutekai Rd, Hillsborough, New Plymouth 4372

Phone number: 027 288 3333

Email address: chanelle@chanellewilsonmortgages.co.nz