

# Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

## Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Graeme Soper

Address: Level1, Office 9, Admiralty Building, 176 High Street, Rangiora 7400, New Zealand

Phone: 021 285 8789

Email: [graeme@mariathackwell.co.nz](mailto:graeme@mariathackwell.co.nz)

FSPR Number: 651209

Name of Financial Advice Provider: Soper Financial Services Limited

Trading as: Maria Thackwell Mortgage Company

FSPR Number: 732931

Address: 176 High Street, Rangiora, 7400, New Zealand

Phone: 0278149487

Email: [graeme@mariathackwell.co.nz](mailto:graeme@mariathackwell.co.nz)

Website: [www.mariathackwell.co.nz](http://www.mariathackwell.co.nz)

My Financial Advice Provider is a member of NZ Financial Services Group Limited

## Licensing Information

My Financial Advice Provider is authorised to provide a financial advice service under a current financial advice provider licence issued by the Financial Markets Authority in the name of:

FSPR Number: 286965

## Nature and scope of advice

The information below will help you understand what type of advice I can provide to you.

## Services I provide

I will help you choose and apply for a loan that is suitable for your purpose from a panel of lenders (set out below). Once we have chosen a lender and loan terms that are suitable for you, I will help you to obtain an approval.

## Banks and lenders I use

I source loans from a panel of lenders. The current lenders I can use are:

- ANZ
- ASB
- Cressida Capital
- Heartland Bank
- Pepper
- Select Home Loan
- CFML
- Westpac
- ASAP Finance Limited
- DBR
- Liberty Financial Limited
- RESIMAC
- Southern Cross
- Basecorp Finance
- BNZ
- Avanti Finance
- First Mortgage Trust
- NZCU
- SBS Bank
- The Co-operative Bank
- Zip Business

## Products I can help you with

The types of financial advice products I can give advice on are:

- Home Loans
- Investment Loans
- Construction Loans

## What else I can offer

I can help you with other services through my referral partners set out below:

- Tower - F&G
- XE Money
- Asset Finance
- UK Pension Transfers

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this type of advice.

## Fees and expenses

Generally I won't charge you any fees for the financial advice I provide to you. This is possible because, on settlement of a loan, I usually receive commission from the lender [which is explained in the commission section of this Disclosure Guide]. Any exceptions to this general position are explained below. If these exceptions will apply to you, I will let you know.

### One-off fees

**I may charge you a one-off fee if the following occurs:**

[a] When I don't receive commission from the lender: If you request that I provide financial advice and I do not receive a commission from the lender, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that I provide services in relation to either a product that is offered by a lender that I do not hold an accreditation with, or a product that is outside my usual arrangements with my approved lenders.

[b] When I have to repay commission to the lender: : In the event that, in the 28 month period following drawdown of your loan, your loan is fully or partially repaid or the terms materially changed, and a lender requires that I repay the applicable commission to them, we may charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST, if any) and would be calculated based on a rate of \$250 (plus GST, if any) per hour of my time spent providing financial advice to you in connection with the applicable loan. The fee I charge you will not exceed the amount of commission I have to repay to the lender.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

### Other fees

Adviser Fee -

Some lenders I deal with will charge a fee which is capitalised (or added) to the amount of your loan. This fee is normally calculated as a percentage of your loan at drawdown. This fee is then paid to me by the lender, in lieu of or in addition to any commission payment I receive from that lender.

If I recommend to you a loan with a lender where this fee applies, I will let you know that this fee applies to you and the amount of the fee (or the percentage that the lender will use to calculate the fee).

## Commissions & incentives

On settlement of a loan I usually receive a commission payment from the applicable lender.

The commission is generally of an upfront commission payment but I may also receive an ongoing trail commission payment. The upfront commission is calculated as a percentage of the loan at drawdown. A trail commission is calculated as a percentage of the loan outstanding at the relevant time

I may also receive a fixed rate roll over fee from the applicable lender if I assist in refixing your loan.

The maximum percentage that each lender uses to calculate upfront and trail commissions, and the maximum fixed rate roll over fees (refix fees), are set out in the table below. If there are any variations to these percentages or other commission payments that may apply, specific to your loan application, I will disclose this to you as part of my advice process.

I may also receive a referral fee or commission payment if I refer you to our referral partners listed above. I will give you more information about how that referral fee or commission is calculated, before proceeding

From time to time, I may receive incentives or rewards from lenders. For example, they may provide me with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments by:

- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the amount of any loan is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by lender
- Undertaking regular training on how to manage conflicts of interest.

| Lender               | Upfront | Trail | Refix    |
|----------------------|---------|-------|----------|
| ANZ                  | 0.85%   | 0.00% | \$150.00 |
| Westpac              | 0.60%   | 0.20% | \$0.00   |
| BNZ                  | 0.55%   | 0.15% | \$0.00   |
| ASB                  | 0.85%   | 0.00% | \$150.00 |
| ASAP Finance Limited | 0.80%   | 0.00% | \$0.00   |
| Avanti Finance       | 0.80%   | 0.00% | \$0.00   |
| Cressida Capital     | 1.00%   | 0.00% | \$0.00   |
| DBR                  | 1.00%   | 0.00% | \$0.00   |

|                           |       |       |          |
|---------------------------|-------|-------|----------|
| First Mortgage Trust      | 1.00% | 0.00% | \$0.00   |
| Heartland Bank            | 1.50% | 0.00% | \$0.00   |
| Liberty Financial Limited | 0.60% | 0.15% | \$0.00   |
| NZCU                      | 0.50% | 0.00% | \$0.00   |
| Pepper                    | 0.60% | 0.15% | \$0.00   |
| RESIMAC                   | 0.60% | 0.15% | \$0.00   |
| SBS Bank                  | 0.80% | 0.00% | \$150.00 |
| Select Home Loan          | 0.60% | 0.15% | \$0.00   |
| Southern Cross            | 1.00% | 0.00% | \$0.00   |
| The Co-operative Bank     | 0.70% | 0.00% | \$150.00 |
| CFML                      | 1.50% | 0.00% | \$0.00   |
| Basecorp Finance          | 1.00% | 0.00% | \$0.00   |
| Zip Business              | 1.00% | 0.00% | \$0.00   |

## Privacy policy & security

I will collect personal information about you in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The electronic platform I use to store your personal information is secure and run on Amazon Web Services.

## Complaints Process

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - [Your Name]. Please set out the nature of your complaint, and the resolution you are seeking. I aim to acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I aim to provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Dispute Resolution Service  
enquiries@fdrs.org.nz  
0508 337 337

## My duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services [Code].
- Give priority to my client's interests
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

## Availability of Information

This information can be provided in hardcopy upon your request.