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STANDARD TERMS OF ENGAGEMENT

WHAT I DO

I am a registered Financial Adviser who specialises in providing advice and transactional solutions for clients in the areas of Mortgages. Specialising in residential home loans for owner occupied properties, Investment properties, refinancing & Debt Consolidation

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 refixing of your mortgage facilities.

EXPERIENCE AND QUALIFICATIONS

After completing a BCOM majoring in accounting and finance I have owned a number of successful companies in particular a property investment company which was established in 2011 and triggered my love for finance and property. Having successfully built my own nationwide property portfolio I decided to start my own mortgage adviser business to help pass on the skills and tricks I learnt along the way. Dixon mortgages was established in September 2017 and offers much more than your typical mortgage advising service.

I am a registered Financial adviser. You can check this at <http://www.fspr.govt.nz> - FSP594549

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, Cressida Capital, Heartland Bank, Kiwibank, Liberty Financial, NZCU South, RESIMAC Home Loans, Sovereign Home Loans, Westpac, ASAP property Finance, Avanti finance, Bluestone Mortgages.

HOW I GET PAID

On settlement of a mortgage I receive commission from the above product providers 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 refixing your loan. A full schedule of all providers and their commission rates is available on request.

In the rare 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 in writing.

The agreed fee for this transaction is \$0.00.

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 this needs analysis 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 and any members of my staff 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 Dixon Mortgages Limited at: Level 1 U3/159 Cranford St, St Albans, Christchurch

SCOPE OF SERVICE AND ENGAGEMENT**Mortgage Advice**

You have engaged my services to assist with home or business funding, and in return I will provide you with 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 our Risk Specialist to contact you for an obligation free assessment.

Acknowledgements

As your Adviser, 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 Statement

I / We acknowledge that I / we have received a Disclosure Statement from the adviser named in this document.

This document was current and dated November 2019 – Version 1

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.

Insurance

I / We acknowledge that I / we am / are happy for your Insurance adviser to contact me / us for an obligation free assessment on my / our current insurance situation.

ACKNOWLEDGEMENTS

- Adviser Copy

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I / We acknowledge that I / we am / are happy for your Insurance adviser to contact me / us for an obligation free assessment on my / our current insurance situation.

Applicant Signature: _____

Applicant Name: _____

Date: _____

Joint Applicant Signature: _____

Joint Applicant Name: _____

Date: _____