

Beyond Mortgages

TERMS OF ENGAGEMENT
&
PERSONAL DISCLOSURE STATEMENT



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TERMS OF ENGAGEMENT

Who are we

Adviser

Jason Hurdle

Company

Beyond Mortgages Ltd

**Contact
Details**

Level 1, 2 Pretoria Street, Lower Hutt
P O Box 30-929, Lower Hutt, 5040
Phone: 04 568 2227 Fax: 04 589 5864 Mobile: 021 128 9936
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What we do

I am a practising Professional Advisers Association (PAA) specialist Mortgage Broker/Adviser and a Registered Financial Adviser, whose core day to day business activity is the arranging of home loan facilities for clients. A specialist Mortgage Broker/Adviser is required by the PAA to provide clients with a choice of home loan facilities from at least 6 home loan lenders.

How we work

We make the mortgage process easier to understand and are there to guide you through the whole process.

- We will agree on areas of advice requirements – Establish other terms of our engagement.
- Get to know you and gather all necessary facts of your situation – Identify your specific needs and objectives.
- We then analyse and research your circumstances – Develop strategies to meet your needs and objectives.
- Prepare a Statement of Advice.
- Present our recommendations – Implement any agreed recommendations.
- Monitor the implementation and review these strategies and actions on a regular basis.
- We also provide re-fixing services and future advice.

Experience and Qualifications

I have the following:

- Registered Financial Adviser
- NZ Diploma in Business Management
- 16 years business finance and lending experience
- Business Commercial Lending Accreditation Exam – 89%
- KMM Licensee of the Year 2006
- NZMBA Broker of the Year Finalist 2006
- Allied Kiwi Licensee/Broker of the Year Finalist 2006, 2007, 2010



Memberships

- I hold current accreditation as a full member of the PAA and my business complies with the Association's Membership Rules and Code of Ethics and Standards. A copy of the Rules is available from www.paa.co.nz as well as our website www.beyondmortgages.co.nz. The PAA is a self-regulatory body dedicated to ensuring high ethical standards and professionalism within its members for the protection of lenders and clients.
- Financial Services Complaints Ltd (FSCL)
- Mortgage Link NZ – Mortgage Aggregation Group

Product Providers

I have access to the following providers:

ANZ Bank, ASB Bank, BNZ, Westpac, TSB Bank, Sovereign Home Loans, Liberty Finance, The Co-Operative Bank, Basecorp Finance, Resimac Home Loans, Heartland Bank, Southern Cross Finance, Welcome Home Loans, Southland Building Society, AMP Home Loans (Kiwi Bank), Avanti Finance, DBR Property Financiers, ASAP Home Loans, Southern Cross Building Society, Marac, and NZCU Baywide.

Remuneration (How we get paid)

In the normal course of business, I receive commission from the lenders that I place client's home loan's with. The nature of this commission can be a single upfront commission (percentage of the loan facility), an ongoing (trail) commission (percentage of the loan facility), or a mix of both. I may charge a one off fee for work completed for clients which does not attract a broker payment from the lender. This charge, if applied, will be agreed in advance with you before any work is started. I may also receive a commission for the placement of insurance products for my client(s) (Fire & General, personal Risk), either directly (if an agency is held) or indirectly if a referral is made to a specialist insurance adviser. Similarly, I may make payments to those who refer clients to me. Such payments are made solely at my discretion and are in no way detrimental to my clients. From time-to-time, I may receive certain monetary or non-monetary benefits from lenders. Under the PAA's Membership Rules (Code of Ethics & Standards), such regular benefits must not influence the placement of client applications.

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 me / us at:

Level 1, 2 Pretoria Street, Lower Hutt

Scope of Service and Engagement

The following are the areas or advice or product that you are requesting from me, subject to any specific objectives or limitations of our engagement.

Unless noted below, our discussions and my advice will be in relation to assisting you manage you and/or your family's financial security in the event of:

- House or Business funding (Mortgage)
- Suffering a serious illness or disability (Trauma Insurance)
- Suffering a permanent disability (Permanent Disability Insurance)
- Loss of income through sickness or disability (Income Protection Insurance)
- Requiring timely hospital or specialist treatment (Health Insurance)
- Untimely Death (Life Insurance)
- Other (please specify below)

Specific limitations of this analysis and/or advice documentation

Other specific objectives, tasks or terms of this engagement

Acknowledgements

I may be required to give 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:

_____ / _____ / _____

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.

Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

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.

Client Name: _____

Client Name: _____

Signature: _____

Signature: _____

Date: _____ / _____ / _____

Date: _____ / _____ / _____



DISCLOSURE STATEMENT

Jason Hurdle Mortgage Broker/Adviser at Beyond Mortgages Ltd

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It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a specialist Mortgage Broker/Adviser and can provide you advice as well as transactional services relating to mortgages. I am a registered, but not authorised (I do not facilitate cash investments), financial adviser. I can give you advice about category 2 financial products such as home loans, mortgages, life insurance, risk insurance, health insurance, vehicle and asset finance, consumer credit contracts, and other insurance products.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning (04) 568 2227, by email info@beyondmortgages.co.nz , or in writing to P O Box 30-929, Lower Hutt, 5040.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing info@fscl.org.nz , calling Financial Services Complaints Limited on 0800 347 257 or (04) 472 3725, or in writing to P O Box 5967, Lambton Quay, Wellington, 6145

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz> . The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under "What should you do if something goes wrong?").

Declaration

I, Jason Hurdle, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Date: 26 / 05 / 2017

Updated on 26th May 2017

