

Hello.

Talking to someone who gets it really makes a difference.

Can you trust your bank to be impartial, when they only have their products and services to offer? With thousands of different loans available even knowing where to start can be quite daunting. As a mortgage and financial adviser I can help you navigate through the home loan and buying process, regardless of your circumstances. With direct access to a huge range of lenders you know and trust, my commitment is to take the hassle and guesswork out of finding you the right loan.

Zane Torkington, Senior Mortgage Consultant

021 296 1016 | zane.torkington@loanmarket.co.nz

802/86 The Strand, Parnell, Auckland 1010, New Zealand

FSPR Number: 317186



Our promise.

Five things...



FIND THE RIGHT DEAL FOR YOU

- We'll compare 20+ banks and lenders
- No fees* for you, I'm paid by the lender you choose
- The power to negotiate discounts



SAVE YOU TIME

- We'll compare the market for you
- Expert research to find you the right loan
- Do all the legwork for your application



KEEP IT SIMPLE

- No jargon! Everything explained simply
- I work for you, not the banks or shareholders
- Make moving in and out a breeze



HELP YOU GET COVERED

- Connect you with home and contents insurance
- Life insurance and income protection for unexpected situations



HELP YOU GROW

- Put a plan in place for the future
- Achieve your goals today
- Provide solutions for all your needs

You're in good hands.

WE WORK IN YOUR BEST INTERESTS



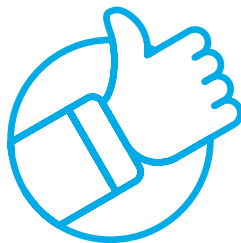
We are your personal
bank manager

WE'RE NOT A BANK, NOR ARE WE OWNED BY ONE



Proudly 100% family owned,
and operated

WE COME HIGHLY RECOMMENDED



9 out of 10 clients recommend us
to their family and friends

FAMILY TAKE CARE OF FAMILY



Helping Kiwis and Aussies with their
goals for 26 years (and counting)

#ADVISERSWORKFORYOU

Access to over 20+ banks and lenders all in one place.



How we will work together.

1

FIRST CHAT

We get to know you, and ensure you know what we do and how we do it. We'll talk about what you are trying to do, your goals and ambitions, and whether we can help you.

2

UNDERSTAND YOUR SITUATION

We'll gather information from you including family details, income and assets and other financial information.

3

RESEARCH AND RECOMMEND

We'll research the market and ensure our recommendation is the most competitive solution for you, and best suits your needs.

4

LODGE YOUR APPLICATION

We'll work with you and the lender, and do the legwork to get you pre approved.

5

APPROVAL MOMENT & PROTECTION

Congratulations! This is what we live for. Now you know what you can afford and have the thumbs up from your lender for what you need, when you need it. We'll confirm the details with you. We will also see if we can help you get protection for your home and loved ones should anything go wrong.

6

SETTLEMENT PROCESS & BEING TOGETHER FOR THE LONG HAUL

We'll also be there for you during the settlement process to keep an eye on it all and let you know everything has gone smoothly. This is just the beginning of our partnership. It's my ambition to help your financial future thrive. I'll be in regular contact with you to check in and review any changes to your situation.

Everything taken care of.



GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED

- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans
- Personal loans
- Business loans
- Equipment loans
- Construction loans



MAKE SURE YOUR LOVED ONES AND LIFESTYLE ARE PROTECTED

Insurance for your lifestyle:

- Health
- Mortgage protection
- Income protection
- Trauma cover
- Total and permanent disability
- Life

Insurance for your stuff:

- Car + asset insurance
- Home and contents
- Investment properties



PLAN FOR THE FUTURE YOU WANT

What else can we help you with?

- KiwiSaver
- Currency exchange
- UK pension transfers

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: Zane Torkington

Address: 802/86 The Strand Parnell, Auckland 1010, New Zealand

Phone: 021 296 1016

Email: zane.torkington@loanmarket.co.nz

FSPR Number: 317186

My Financial Advice Provider below is authorised to operate under the licence held by Loan Market Limited Group

Name of Financial Advice Provider: Torque Mortgages Limited

Trading as: Loan Market - Torque Mortgages Limited

FSPR Number: 731831

Address: 802/86 The Strand, Parnell, Auckland 1010, New Zealand

Phone: 021 296 1016

Email: zane.torkington@loanmarket.co.nz

Licensing Information

We operate under a current licence issued by the Financial Markets Authority in the name of: Loan Market Limited Group

FSPR Number: 101485

Nature and scope of advice

The information below will help you understand what type of advice will be provided.

Our duties

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

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Services I provide

I will help you choose a loan that is suitable for your purpose from a panel of lenders (see below). Once I 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 approved lenders. The current lenders I can use are:

- ANZ
- ASB
- Bluestone
- First Mortgage Trust
- NZCU
- SELECT
- TSB
- Westpac
- ASAP Finance Limited
- Cressida
- Heartland Bank
- RESIMAC
- Southern Cross
- Basecorp Finance
- BNZ
- Avanti Finance
- DBR
- Liberty Financial
- SBS Bank
- The Co-operative Bank

Products I provide

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

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

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this. Any advice I give in relation to KiwiSaver withdrawal for a first home purchase is limited to factual information on what can be withdrawn and the process for this, and does not extend to whether or not this is in your best interests. Please consult an investment adviser for advice on retirement savings.

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. Any exceptions to this general position are explained below.

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 product providers].

(b) When I have to repay commission to the lender: If a lender requires that I repay commission within 28 months of settlement of your loan, we may charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST) and would be calculated based on a rate of \$250 (plus GST) 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.

Conflicts of interest

Commission

On settlement of a mortgage I usually receive commission from the applicable product provider. The commission is generally of an upfront nature but may also include a trail commission. I also receive a fixed rate roll over fee from some product providers if I assist in refixing your loan.

We manage these conflicts of interest by:

- Always recommending the best product for your purpose 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 below table showing commission rates and types by product provider

The commission I receive on loans is calculated as a percentage of the loan.

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
Bluestone	0.60%	0.15%	\$0.00
Cressida	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	0.60%	0.15%	\$0.00
NZCU	1.00%	0.00%	\$0.00
RESIMAC	0.60%	0.15%	\$0.00
SBS Bank	0.80%	0.00%	\$150.00
SELECT	0.60%	0.15%	\$0.00
Southern Cross	1.00%	0.00%	\$0.00
The Co-operative Bank	0.70%	0.00%	\$150.00
TSB	0.85%	0.00%	\$0.00
Basecorp Finance	0.85%	0.00%	\$150.00

As soon as I know the type of loan and amount we are putting in place, and that it has been accepted by the lender, I will let you know the amount and frequency of the commission received.

I can also receive a referral fee or commission if I refer you to our referral partners.

Privacy policy & security

I will collect personal information 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 platform I use is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or 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 will 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 will 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 Services Complaints Limited
complaints@fscl.org.nz
0800 347 257

Availability of Information

This information can be provided in hardcopy upon your request.