



IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. 2 Finance Limited (FSP771732) is authorised by that licence to provide financial advice.

CONTACT DETAILS

Link Financial Group 2022 Limited FSP 1004590 is the Financial Advice Provider.

You can contact us at:

Phone: 0800 466 784

Email: admin@lfg.co.nz

Address: 1-1 Antares Place
Rosedale, Auckland

YOUR ADVISER CONTACT DETAILS

Name: Dave Lim

Phone: 022 101 7389

Email: davelim@2finance.co.nz

FSP: FSP378266

Address: Level 1, Building 2, 100 Bush Road, Albany,
Auckland 0632

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Mortgages and personal lending.
- Determining how much you can afford to borrow (within lenders affordability guidelines).
- Selecting an appropriate lender and mortgage structure.
- How to structure your repayments to pay off your mortgage sooner.
- Structuring and refinancing your current lending.

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top Ups
- Fixed rate rollovers
- Debt consolidation
- Business loans

PROVIDERS

We provide advice in relation to products provided by the following companies:

Main Bank Lenders

ANZ

ASB

BNZ

Kiwibank

SBS

Westpac

Other Lenders

AIA

ASAP

Bank of China

Basecorp Finance

Bluestone

CFML Loans

China Construction Bank

Convera

Cressida Capital

DBR Property Finance

Fico Finance

First Mortgage Trust

Funding Partners

General Finance

Get Capital

Gold Band Finance

Heartland Bank

ICBC

Liberty Finance

Link Home Loans

Metro Finance

Pioneer Finance

Prospera

Resimac Finance

Southern Cross Partners

Strata Funding

The Co-Operative Bank

Unity

Zagga

XE

FEES AND EXPENSES

Generally, we do not charge you a fee for our services. This is because our advisers are usually remunerated by way of commission by the providers of the loan products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a loan approval for you. This fee can be added to your loan amount and will be paid at the time your loan is advanced.
- Where we have obtained approval from a lender who does pay commission, but you decide not to proceed with the loan, we may charge you a fee based on a fair reflection of the time required to obtain a loan approval for you.
- Should you proceed with a loan implementation after advice from us, and then repay or refinance your loan within 28 months of your loan being advanced, without giving your adviser the opportunity to assist you with a refinance, we may charge you a fee for the time spent to get the initial loan approved and implemented.

Any fees relating to advice that may apply will be discussed and agreed upon with you prior to obtaining loan approval. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

CONFLICTS OF INTEREST

For mortgages and lending, we receive commissions from some of the lenders we work with. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to your financial adviser. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. We complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

DUTIES INFORMATION

2 Finance, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests (431K)
- Exercise care, diligence, and skill in providing you with advice (431L)
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice) (431I)
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing davelim@2finance.co.nz. You can also write to us at: Level 1, Building 2, 100 Bush Road, Albany, Auckland 0632. When we receive a complaint, we will consider it using our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.