ROBINHOOD
MORTGAGES

Important information about our business (Financial Advice Provider)

Robinhood Mortgages Ltd, T/A Robinhood Mortgages, holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. ***Robinhood Mortgages Ltd's*** Financial Services Provider Number is ***FSP1008167.***

Our contact details:

Phone: ***021 662 595*** */ 028 468 2800*
Email: *jonathan@rhmortgages.co.nz / michael@rhmortgages.co.nz*
Website: *www.rhmortgages.co.nz*

Nature and Scope of financial advice services

Our Services	• Debt management (including borrowing for personal and investment purposes) • KiwiSaver investment strategies and retirement planning • Personal insurance
Products we can provide financial advice about	• KiwiSaver investments • Personal and Group insurance ○ Life cover ○ Disability ○ Income protection ○ Trauma • Loans including mortgages, reverse mortgages and deposit bonds

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Product providers we might recommend	• ANZ • ASB • BNZ • Westpac • KiwiBank • SBS • The Cooperative Bank • TSB • Heartland Bank • ASAP Property Finance Specialists • Avanti Finance • Basecorp Finance • Better • Bizcap • CFM Loans • Cressida Capital • DBR Property Finances • Fast Connect • Finbase • First Mortgage Trust • Funding Partners • General Finance • Liberty • Midlands Funds Management • Pallas Capital • Prospa • Southern Cross • Tower Fire & General • Unity • XE Money

Our fees

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed and explain how they are payable.

The following section outlines the types of fees that may apply:

- The fees charged for our advice and services may be based on a combination of:
    - A set dollar amount; OR
    - a percentage-based fee.
- Our agreed advice and service fees may include charges for:
    - Initial advice ongoing; OR
    - annual advice and services.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs.

However, we will agree on all additional costs with you prior to incurring them; OR We don't charge our clients fees, expenses or anything else directly for the financial advice we provide.

Commissions

For services in relation to insurance/ investments/ loan products, commissions may be paid by the product provider as follows:

Initial Commission	A percentage of the value of your investment contributions, loan balance, or insurance premiums;
Ongoing Commission	A percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

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Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. Other assistance they provide are discounted CRM, subsidized training for advisers or other non-monetary benefits.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

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Our Internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is ***Alma Clark*** who can be reached via email at ***alma@rhmortgages.co.nz*** or ***022 412 5479*** , ***Alma*** will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. Your complaint will be recorded and noted within our complaints register.

2. Within 7 working days of receiving the complaint from you, the Compliance Team will contact you via phone, email or in-person meeting to understand the issue and aim to resolve it internally.

Our external complaints process

Disputes Resolution Membership

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: ***Financial Services Complaints Ltd (FSCL)***. This service will cost you nothing and will help us resolve any complaints.

You can contact ***FSCL*** at:

Address: ***Financial Services Complaints Limited***

PO Box 5697

Wellington 6140

Phone number: ***0800 347 257 / 04 472 3725***

Email address: ***complaints@fscl.org.nz***

Website: ***www.fscl.org.nz***