

Important Information About Goldsmith Mortgages

Goldsmith Mortgages holds a Financial Advice Provider licence issued by the Financial Markets Authority (FMA) to provide financial advice services. Our Financial Services Provider Number is FSP1005125.

Our Office Contact Details

Address: Level 4, 135 Broadway, Newmarket, Auckland 1023

Phone: 09 555 1608

Email: admin@goldsmithmortgages.co.nz

Website: <https://goldsmithmortgages.co.nz>

Nature and Scope of Advice

At Goldsmith Mortgages, our job is to help you choose and apply for a loan that suits your goals. Whether you're buying your first home, refinancing, or investing in a development, we're here to guide you through the process from start to finish.

Our Services Include:

- Residential Loans
- Refinance
- Personal Loans
- Business Loans
- Commercial Loans
- Construction & Project Development Loans

We only provide financial advice about lending products from a range of trusted product providers, including (but not limited to):

- ANZ
- ASB
- BNZ
- Westpac
- Kiwibank
- ASAP Finance
- Avanti
- Basecorp
- Cooperative Bank
- CMFL
- Bank of China
- Bluestone
- China Construction Bank
- Cressida Capital

- DBR
- First Mortgage Trust
- Funding Partners
- Heartland Bank
- Liberty
- Pepper Money
- Plus Finance
- Prospa
- Resimac
- SBS
- TSB
- Pallas Capital
- Southern Cross Partners

Fees or Expenses

Most of the time, we don't charge you directly for our advice. Instead, we receive a commission from the lender you choose.

However, in some cases, a fee may apply—for example:

- • Where no commission is paid by the lender (e.g. some commercial, bridging or private loans)
- • When loan amounts are small (e.g. under \$100,000)
- • If the work required falls outside of standard lending arrangements

If applicable, we'll always discuss any fees with you before proceeding. Some non-bank lenders may charge a brokerage fee, which is paid to us on your behalf.

Commissions

When we arrange lending on your behalf, we may receive:

Initial Commission: A percentage of the loan amount from the lender when your loan is settled.

Ongoing Commission: A small percentage based on the outstanding loan amount, paid monthly by the lender.

Clawback: I may charge you for the financial advice that I provide if you cancel or refinance your mortgage within the first 28 months after it settles. In such cases, we may charge a fee to recover this cost. We'll explain this clearly before any application is submitted.

Conflicts of Interest and Incentives

We put your interests first—always. That said, we do have business relationships with our lender partners.

From time to time, product providers may offer non-monetary benefits such as:

- • Training or professional development opportunities
- • Subsidised industry events or conferences
- • Access to systems or resources at reduced rates

To manage these potential conflicts:

- • We follow a robust advice process focused on your goals
- • Our advisers receive regular training on conflicts of interest
- • We maintain and monitor a register of any gifts or incentives received
- • We complete an annual independent compliance review

Our Duties to You

- • Meet the competence, knowledge, and skill standards set out in the Code of Professional Conduct
- • Give priority to your interests
- • Exercise care, diligence, and skill
- • Meet the standards of ethical behaviour, conduct, and client care

Complaints Handling and Dispute Resolution

We take complaints seriously and aim to resolve them quickly and fairly.

If you're unhappy with our service, here's what to do:

- • Email our internal complaints manager, Johnny Ma, at info@goldsmithmortgages.co.nz or call 09 555 1608.
- • We'll acknowledge your complaint within 2 business days.
- • We aim to resolve all complaints within 40 working days.

If we can't resolve your complaint, you can contact our independent dispute resolution scheme at no cost to you:

Financial Services Complaints Limited (FSCL)

Address: Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Phone: 0800 347 257

Email: complaints@fscl.org.nz

Website: <https://www.fscl.org.nz>