



Zebra Mortgages

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: Jody Scott

Address: 17 Blossomdale Place, Bishopdale, Christchurch, 8053, New Zealand

Phone: 027 554 5639

Email: jody@zebramortgages.co.nz

FSPR Number: 627409

Full Name: Addison Dale

Address: 57A Cashmere Road, Cashmere, Christchurch, 8022, New Zealand

Phone: 021540274

FSPR Number: 777157

My Financial Advice Provider below is authorized to operate under the license held by NZ Financial Services Group.

Name of Financial Advice Provider: Zebra Mortgages Limited

Trading as: Zebra Mortgages

FSPR Number: 756731

Phone: 027 554 5639

Email: jody@zebramortgages.co.nz

Website: www.zebramortgages.co.nz

Licensing information

Here is some general information about our business to help you decide if you want to seek our advice.

We operate as a Financial Advice Provider under a current license issued by the Financial Markets Authority in the name of NZ Financial Services Group Limited (FSP286965)

There are no conditions attached to this license on the advice that may be given.

Our advice and Product Providers

We provide advice to our clients about Lending products. We only provide advice about products from certain providers, these are:

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| <ul style="list-style-type: none">• ANZ• ASB• Cressida• Heartland Bank• Pepper Money• SELECT• The Co-operative Bank | <ul style="list-style-type: none">• Westpac• ASAP Finance Limited• DBR• Liberty Financial• RESIMAC• Southern Cross• Basecorp Finance | <ul style="list-style-type: none">• BNZ• Avanti Finance• First Mortgage Trust• NZCU• SBS Bank• Sovereign• Mutual Credit Finance• Gold Band Finance |
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Commission

On settlement of a loan we usually receive commission from the application product provider. The commission is generally of an upfront nature but may also include a renewal or trial commission. We also receive a fixed rate roll over fee from some product providers if we assist in refinancing your loan.

This commission is used to remunerate the financial adviser that provides the advice, and to pay the expenses associated with running our business including any rent, staff costs and IT resources. From this commission we also pay NZ Financial Services Group Limited for services they provide to us in connection with our authorisation under their license from the Financial Markets Authority.

We take steps to ensure that the receipt of commissions does not influence the advice we give to you and that our advisers prioritise your interests by recommending the best product for your purpose regardless of the type and amount of commission we or they may receive. We do this by:

- Ensuring our advisers follow an advice process that ensures they understand your needs and goals and that their recommendations on insurance cover meets those needs and goals.
- Ensuring our advisers receive training on how to manage conflicts of interest.
- Providing you with a schedule showing commission amounts and types by product provider. This schedule is contained within each Financial Adviser's personalised Disclosure Guide. A Financial Adviser will provide you with more information about commission during the advice process.

Fees and Expenses

Generally, we don't charge you a fee for the advice and transactional solutions that we provide to you. This is possible because, on settlement of a mortgage, we usually receive commission from the applicable product provider as described above/. There are two exceptions to this general position which are explained below.

We may charge you a one-off fee in the following situations.

(a) No commission: If you request that we provide services in relation to a product or service and we do not receive a commission. Any such fee would be agreed and authorised by you in writing before we 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 we provide Services in relation to either a product that is offered by a provider that we do not hold an accreditation with, or a product that is outside our usual arrangements with our product providers.

(b) Repayment of commission: If a product or service provider requires that we repay commission within 27 months of settlement of your mortgage or insurance of your risk insurance policy. Any such fee would be no more than \$2,500 (plus GST) per hour of the financial adviser's time spent providing services to you in connection with the applicable mortgage or insurance. The fee charged will not exceed the amount of commission clawed back from the lender.

Should we need to charge you a fee, you will be invoiced and will be given 30 days to make payment.

Conflicts of Interest

If there are any conflicts of interest apart from commission that could potentially influence the advice that we give, these will be shown in your Financial Adviser's Disclosure Guide.

Complaints

If you have a complaint about our service, you need to tell us about it. You can contact our internal complaints service by phoning us on 027 554 5639 or emailing us at info@zebramortgages.co.nz with the heading Complaint - (Jody Scott).

Please set out the nature of our complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and notify our License Holder. We may want to meet with you to better understand your issues.
