

Thank you for choosing iRefi Limited to advise and implement your mortgage and insurance requirements. We are excited to work with you to become mortgage & financially free faster!

## Who we are

iRefi Limited was founded in 2015 to provide diligent mortgage advice and make it easily accessible to every kiwi family through online platforms. Within the first 24 months of launching the Mortgage Snapshot, iRefi had over 8000 users & reviewed over \$2billion worth of mortgages. Currently managed by Andrew Malcolm, Blandon Leung, and Brandon Lipman.

## What we do

We are registered financial advisers, who specializes in providing advice, implementing and manage solutions for clients in the areas of mortgage.

## Memberships

iRefi Limited is a member of the NZFSG, one of the biggest financial service groups in Australasia who actively manage over 1000+ advisers across New Zealand. iRefi is also a member of FSCL.

## Product Providers

iRefi Limited has accreditations with the following companies and our advisers will recommend the products and solutions that he/she believes will best fit your requirements and circumstances.

Main bank providers: ANZ, ASB, Bank of China, BNZ, Co-Operative Bank, SBS Homeloans, Heartland Bank, Kiwibank, TSB Homeloans, Westpac Bank.

Non-bank providers: DBR Finance, Avanti Finance, Cressida Finance, Liberty Financial, First Mortgage Trust, Resimac, Bluestone, Mechant Banking Group, asap property finance specialists, General Finance.

## How we get paid

On the settlement of a mortgage, we receive a commission from the above product providers we deal with. The commission is generally of an upfront nature but also may include a small renewal or trail commission. We also receive a fixed rate rollover fee from some providers if we refix your home loan.

Unlike the majority of mortgage and insurance advisers in the industry, iRefi Advisers are paid a base salary and bonuses with team production and retention targets (as opposed to transactional and commission driven.)

iRefi Advisers are strictly unaligned which means we provide advice and recommendations based on your situation and needs rather than any contractual obligation.

## Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation, I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

## Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
  - a) product or service provider when implementing any of my/our recommendations or variations thereof;
  - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
  - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
4. The information will be held by me / us at: 1 Ara Tai Road, Half Moon Bay, Auckland 2012

## Scope of Service and Engagement

The areas or advice or product that you are requesting from me, subject to any specific objectives or limitations of our engagement. Unless noted below, our discussions and my advice will be in relation to assisting you to manage yours and/or your family's financial security in the event of:

- House or Business funding (Mortgage)

Specific limitations of this analysis and/or advice documentation

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Other specific objectives, tasks or terms of this engagement

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## Acknowledgements

I may be required to evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place.

## Disclosure Statement

I / We acknowledge that I / we have received a Disclosure Statement from the adviser named in this document. This document was current and dated:

Date (dd/mm/yyyy) \_\_\_\_\_

## Provision of Information

I / We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

## Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

## Privacy Act

I / We acknowledge I / We have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

## Adviser Remuneration

I / We acknowledge I / We have had the basis of adviser remuneration explained and I / we agree to the option indicated on the previous page.

Name (Client 1) \_\_\_\_\_

Name (Client 2) \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date (dd/mm/yyyy) \_\_\_\_\_

Date (dd/mm/yyyy) \_\_\_\_\_

I would like to receive an electronic copy of this document