

OUR PUBLIC DISCLOSURE

ALT Mortgage Consultants Limited FSP, operates under a licence held by Q Advisor Group Limited FSP544066 which has been issued a licence by the financial Markets Authority to provide financial advice.

CONTACT DETAILS

ALT Mortgage Consultants Limited FSP is the Financial Advice Provider.

You can contact us at:

Phone: 021 518 618

Email: altmortgages@outlook.com

Address: 83 Hanning Road, Pirongia 3876

Nature and scope of advice

ALT Mortgage Consultants Limited advisers provide advice about:

- Mortgages and personal lending

We provide advice in relation to the following products:

Lending products

- Residential Home Loans including top ups and fixed rate rollovers
- Business Loans
- Personal Loans

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

ASB Bank	Heartland Bank
ANZ Banking Group Limited	Liberty Financial
BNZ Bank	NZCU Baywide
Westpac Banking Corporation	PepperMoney
Prosopa	Sovereign Home Loans
Avanti Finance	Resimac
Bluestone Finance	SBS
The Co-Operative Bank	Southern Cross Partners

Fees and expenses

Mortgage and lending service fee

ALT Mortgage Consultants Limited is usually remunerated by way of commission, by the providers of the loan products we recommend. On occasion, some providers may not pay a commission. In this situation, we will charge a fee for our advice. The fee payable will be a reflection of the time required to obtain a loan approval for you. Where a fee will be payable for the advice, your financial adviser will agree the amount of the fee with you prior to obtaining a lending approval.

Fees can be added to your loan amount and will be paid to ALT Mortgage Consultants Limited on behalf of your adviser at the time your loan is advanced.

Mortgage Service fee

ALT Mortgage Consultants Limited may charge a fee for financial advice provided to a client if the client cancels their mortgage within 27 months of inception. Specific fee information that will apply will be provided when the advice is provided. This fee will be payable by the client upon all parties agreeing and signing a fee mandate.

Conflicts of interest

For mortgages and lending, ALT Mortgage Consultants Limited receives commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to Bawden Consulting Limited. The amount of the commission is based on the amount of the lending advanced; 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. Bawden Consulting Limited financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process, and our compliance programme is reviewed annually by our external compliance adviser.

Disputes and complaints

If you are not satisfied with our financial advice service, you can make a complaint by emailing ALT Mortgage Consultants Limited altmortgages@outlook.com or by calling 021 518 618. You can also write to us at PO Box 34067, Pirongia, Waikato 3844. 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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme who provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact FDR by phone 0508 337 337 address Freepost 231075, P O Box 2272, Wellington 6140.

Duties information

ALT Mortgage Consultants Ltd and anyone who gives financial advice on our behalf, has 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 isn't 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>.