

# BA Mortgages

Where Mortgages Meet Your Needs

## IMPORTANT INFORMATION ABOUT ME

### CONTACT DETAILS

Alice Young

Financial Adviser – Mortgage Specialist

022 198 1501

0800 653227

[alice@ba-mortgages.co.nz](mailto:alice@ba-mortgages.co.nz)

Alternative Email

[alice@businessavenue.co.nz](mailto:alice@businessavenue.co.nz)

FSP Number: FSP1006631



### Providers and Advice

Providers I work with

ANZ, ASB, BNZ, Kiwibank, SBS Bank, The Cooperative bank, Heartland Bank, Avanti Finance, Bizcap, Finbase, Funding Partners, Liberty, Link Home Loans, Pepper Money, Prosopa, Resimac, Simplify, Unity

#### I provide advice about:

Mortgages and personal lending.  
Determining how much you can afford to borrow (within lenders affordability guidelines).  
Selecting an appropriate lender and mortgage structure.  
How to structure your repayments to pay off your mortgage sooner.  
Structuring and refixing your current lending

#### I provide advice in relation to the following lending products:

Mortgages  
Personal loans  
Top Ups  
Fixed rate rollovers  
Debt consolidation  
Business loans

I do not provide financial advice services relating to:

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.)

### Fees and Expenses

Generally, I do not charge you a fee for my services. This is because we are usually remunerated by way of commission by the providers of the loan products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a loan approval for you. This fee can be added to your loan amount and will be paid to us at the time your loan is advanced.

- Where we have obtained an approval from a lender who does pay commission, but you decide not to proceed with the loan, we may charge you a fee based on a fair reflection of the time required to obtain a loan approval for you.
- Should you proceed with a loan implementation after advice from me and then repay or refinance your loan within 28 months of your loan being advanced, without giving me the opportunity to assist you with a refinance, I may charge you a fee for the time spent to get the initial loan approved and implemented.

Any fees relating to advice that may apply will be discussed and agreed with you prior to obtaining loan approval. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed.

## Commission and Incentives

As a shareholder of BA Mortgages, I receive a shareholder salary based on the performance of the company.

BA Mortgages receive commissions from lenders I have provide recommendations for. If you proceed to implement lending with the lender I've recommended to you, the lender will pay a commission to BA Mortgages. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when my advice is provided.

From time to time, product providers may also reward me for the overall business I provide to them. They may give me tickets to sports events, hampers, or other incentives.

## Conflicts of Interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my personalised recommendations are made based on your goals and circumstances, as advised to me. I complete regular training, including how to manage conflicts of interest. I have a regular compliance review of my advice process.

## Reliability History

A reliability event is something that may materially influence your decision on seeking advice from BA Mortgage or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither BA Mortgages nor I have been subject to a reliability event.

## DISPUTES AND COMPLAINTS

If you are not satisfied with my financial advice service you can make a complaint to our licence holder by emailing [complaints@lfg.co.nz](mailto:complaints@lfg.co.nz), or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland.

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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone on 0508 337 337, or by emailing [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz).