

# SJA Mortgages Ltd

## Important information about our business.

**SJA Mortgages Ltd holds** a Financial Advice Provider licence issued by the FMA to provide financial advice services. **SJA Mortgages Ltd Financial** Services Provider Number is **770755**

### *Our office contact details:*

Address: *33 Parker Road, Oratia, Auckland*

Phone: *0276187878*

Email: *sue@sjamortgages.co.nz*

Website: *sjamortgages.co.nz*

### *Nature and Scope of financial advice services*

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#### **Our Services**

*Lending Advice for  
Home Loans and  
Personal Loans*

- Debt management (including borrowing for personal and investment property purposes)

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#### **Products we can provide financial advice about**

*Lending Products*

- Loans including Home Loans and Personal Loans and small business Loans
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Product providers  
we might  
recommend

- AIA Home Loans
- ASB
- ANZ
- BNZ
- Westpac
- SBS
- Co Operative Bank
- Unity Home Loans and Personal Loans
- Avanti
- Pepper Money
- Prospa
- Finbase
- Bizcap
- Liberty
- First Mortgage Trust
- Cressida Capital
- DBR
- Simplify
- Gem Latitude

### *Our fees*

For most of the Lending Products provided to my clients the Loan Providers pay me commission as outlined below for the work. In some instances, if we have to apply to a non-bank provider for your Lending, there may be some costs associated with the application as the customer will pay for those fees and not the provider. Before you engage with my services for these types of Loans, you will be provided with the costs prior to the application so that you can make an informed decision on whether you wish to proceed.

### *Other costs*

I do not charge my clients fees, expenses or anything else directly for the financial advice I provide.

### *Commissions*

For services in relation loan products, commissions may be paid by the product provider as follows:

#### Initial Commission

*I may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.55% and 0.90% of the initial mortgage balance or amount funded.*

#### Ongoing Commission

In some cases, the outstanding loan amount, usually calculated at the end of each month in which provider you hold the loan, *I may also receive 0.10% to 0.20% of the mortgage balance on each anniversary, paid monthly.*

### *Conflicts of interest or other incentives*

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

I also work with Tower Insurance who can provide General Insurance products such as House and Contents Insurance to my clients. If a client that I refer takes out any policies with Tower, they may pay me a commission of 0.10% of the monthly premium.

### *How we manage any conflicts of interest*

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

### *Our duties and obligations to you*

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.

## **Collection of Information**

### *What is personal information?*

Personal information is information about an identifiable individual. It includes (but is not limited to) name, address, contact details, date of birth, occupations, payment details, employment history and/or details, education and qualifications, financial information, testimonials and feedback, evidence of source of funds or source of wealth (in some cases) and other information. SJA Mortgages complies with the Privacy Act 2020. Our privacy policy is displayed on our website and will be updated from time to time.

### **Third party collection of information**

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you that we have collected your personal information, the purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law and, if so, the law that authorises or requires the collection, and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

### *Our Internal complaints process*

If you have a problem, concern, or complaint about any part of our advice or service, please tell me so that we can try to fix the problem.

Our internal complaints manager is **Susan Aitken**

who can be reached via email at **[sue@sjamortgages.co.nz](mailto:sue@sjamortgages.co.nz)** or **0276187878**. I will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. Acknowledge your complaint within 2 working days
2. Aim to resolve the complaint within 20 working days
3. If this cannot be resolved in 20 working days refer to our Disputes Resolution Service

*Our external complaints process*

*Financial Services Complaints Ltd*

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: **Financial Services Complaints Ltd**. This service will cost you nothing and will help us resolve any complaints.

You can contact **Financial Services Complaints Ltd** at:

Address: PO Box 5967, Wellington 6140

Phone number: **0800 347 257**

Email address: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)