

Disclosure Statement 11/12/2024

Our Company

Integrity Home Loans Limited (FSP1009250), trading as Integrity Home Loans, is a Financial Advice Provider licensed and regulated by the Financial Markets Authority to provide financial advice.

Our Duties and Obligations to You

Integrity Home Loans Limited and our advisers are bound by the Financial Markets Conduct Act 2013, as amended by the Financial Services Legislation Amendment Act 2019 (FSLAA), which governs how we provide financial advice. We:

- Give priority to your interests
- Exercise care, diligence, and skill
- Meet standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services
- Meet standards of ethical behaviour, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services

Our Services

Our advisers will assist you in selecting a loan that suits your financial situation, goals, and aspirations from our panel of lenders and help you obtain approval.

Our Lenders

We provide financial advice on mortgages offered by the following lenders:

- ASB (0.85%)
- BNZ (0.60%) upfront and up to (0.15% monthly trail commission)
- ANZ (0.85%)
- SBS (0.85%)
- Kiwibank (0.55%) upfront and up to (0.15% monthly trail commission)
- Westpac (0.60%) upfront and up to (0.20% monthly trail commission)
- Co-operative Bank (0.85%)
- Pepper Money (0.60%) upfront and up to (0.15% monthly trail commission)
- Bank of China (0.88%)
- Avanti (up to 1% fee charged)
- Heartland (up to 1%)
- First Mortgage Trust (up to 1% fee charged)
- AIA (0.60%) upfront and up to (0.20% monthly trail commission)
- Basecorp (up to 1% fee charged)
- Liberty (0.80%)

Our Fees and Costs

Integrity Home Loans Limited does not charge clients fees, expenses, or any other amounts for the financial advice we provide. You will not be invoiced or asked to pay any fees to us at any time. Some of our non-bank lenders do not pay adviser commissions directly. As a result, these lenders include an adviser fee as part of the loan amount. If you choose to go with one of these lending options, the adviser fee will be incorporated into your loan, meaning you will pay this fee through your loan repayments.

Our Commissions

Integrity Home Loans Limited is compensated in the form of commissions from the lenders through which we place business. Commissions are provided as an upfront payment, with some financial institutions offering ongoing commissions paid monthly. These amounts are calculated as a percentage of the loan you receive from the lender. The upfront commission is payment for providing you with mortgage advice related to their products, and the ongoing commission (if applicable) is paid to ensure continued service and support throughout the term of your mortgage.

The upfront commission payment ranges from 0.55% to 0.85% of the loan amount, depending on the lender. The commission rate will be confirmed in your Statement of Advice. To ensure our advisers prioritise our clients' interests, we follow an advice process that ensures our recommendations are appropriate based on clients' goals and circumstances.

Conflicts of Interest and Incentives

To prioritise your interests above our own, we adhere to an advice process that ensures our recommendations are based on your individual goals and circumstances. We maintain registers of conflicts of interest, as well as any gifts and incentives received. Unless otherwise noted in this document, I do not have any financial or other interests, relationships, or associations that a reasonable client would consider likely to influence the financial advice I provide.

Reliability History

There have been no Professional Indemnity insurance or negligence claims, dispute resolution actions, or disciplinary actions brought against us.

If You Have a Complaint

If you are not satisfied with our service or financial advice, please contact us as soon as possible.

Phone: 022 327 5480

Email: Complaints@ihl.nz

Address: 15 Aranui Road, RD2 Matamata

When we receive a complaint:

- We will consider your complaint and inform you of how we plan to resolve it. Where possible, we try to resolve complaints immediately.
- If we cannot resolve your complaint immediately, we will acknowledge your complaint within two business days and may contact you for further information.

- We aim to resolve complaints within 10 working days. If we need more time to investigate, we will inform you when you can expect a response.
- We will contact you by phone, email, or letter to inform you whether we can resolve your complaint and how we propose to do so.

If we cannot agree on a resolution or you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Financial Services Complaints Limited. They offer a free and independent dispute resolution service that may help resolve your complaint if we haven't been able to do so to your satisfaction. Complaints should be raised with FSCL within three months of receiving Integrity Home Loans' decision letter.

Phone: 0800 347 257

Email: complaints@fscl.org.nz

Address: Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Contact Us

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Address: 15 Aranui Road, RD2 Matamata

Website: www.integrityhomeloans.co.nz