

NZMBA Mortgage Broker's Personal Disclosure Statement



Name of broker:	Gary George	
Name of firm:	Think Financial Services Limited	Authorised licensee for:
Email address:	gary@thinkmortgages.co.nz	
Client Name:		

INTRODUCTION

1. I provide this Disclosure Statement to you to ensure openness in our relationship.

NATURE OF BUSINESS

2. I am a practicing New Zealand Mortgage Brokers Association (NZMBA) specialist mortgage broker, whose core day to day business activity is the arranging of home loan facilities for clients. A specialist mortgage broker is required by the NZMBA to provide clients with a choice of home loan facilities from at least 6 home loan lenders.
3. I am a member of aggregator, eMOCA Ltd which holds such agreement.

MEMBERSHIP OF INDUSTRY ASSOCIATION

4. I hold current accreditation as a full member/provisional member of the NZMBA and my business complies with the Association's Membership Rules and Code of Ethics and Standards. A copy of the Rules is available from www.nzmba.co.nz.

COMPLAINTS

If you are not satisfied with the service you have received from us you should contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone, by email or in writing.

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited ("FSCL") and approved by the Ministry of Consumer Affairs. We have 40 days to respond to your complaint. If you are not satisfied by our response, you may refer the matter to FSCL by emailing info@fscl.org.nz or calling FSCL on 0800 347257. Full details of how to access the FSCL scheme can be obtained on their website www.fscl.org.nz. There is no cost to you to use the services of FSCL.

5. Professional Indemnity Insurance

For your protection, members of the NZMBA are required to maintain a Professional Indemnity Insurance Policy of no less than \$1 million (maximum cover of \$1 million per claim). In proven cases, this protects my clients from financial loss due to fraud, gross negligence, gross misrepresentation, etc. (if perpetrated by me).

PRIVACY ACT

6. All discussions and information shared with me are subject to the Privacy Act 1993. You are entitled to access to and information from your file upon request. A detailed description of the authorised use of the information you supply is covered in the Authority & Declaration you sign with each application you make with me.

CONFLICT OF INTEREST

7. At all times, I operate in the best interests of my clients, operating without conflicts of interest and with objectivity. The 'Nature of Business' has been fully described above and clients are therefore aware of the options available to them, when appointing me as their mortgage broker.

OTHER MATTERS REQUIRING CLARIFICATION/RECOMMENDATION

8. Legal and Accounting Issues – any discussions on legal and accounting issues do not replace advice from professionally qualified specialist advisers (solicitors and accountants). I strongly recommend that you obtain such independent and specialist advice.
9. Professional Risk Insurance – Generally, but especially, as part of any financing transaction, clients should review their personal risk insurance requirements. Making a financial application in no way implies such a review has been applied for with me and specialist advice should be obtained.

PERSONAL DISCLOSURE

10. I hereby certify that in the preceding five (5) years, I have not been:
 - a) The subject of a successful claim (for dishonesty, negligence, or misrepresentation) under any Professional Indemnity Insurance Policy held by me or on behalf of me.
 - b) Convicted of an offence of dishonesty or any relevant offence under any Act or law applying in New Zealand, nor been a director of a company so convicted.
 - c) Adjudicated bankrupt, nor are an undischarged bankrupt, nor have had a bankruptcy discharged.
 - d) Prohibited by law from taking part in the management of a company.

Nor are there any proceedings currently being taken against me, (or any company of which I am a director) under any of the above (a-d) or with respect to my accredited membership of the New Zealand Mortgage Broker's Association.

DECLARATION – Mortgage Broker

I declare that this Mortgage Brokers Personal Disclosure Statement incorporates the minimum disclosure requirements of the NZMBA's Membership Rules (Code of Ethics & Standards) and that a master copy of this Statement is on file at the National Office of the NZMBA.

Full Name:	Gary Bernard George
Signature:	
Date:	/ /

CLIENT ACKNOWLEDGEMENT

I/we acknowledge that our mortgage broker explained the contents of this Personal Disclosure Statement and has given me/us a copy.

Full Name:	
Signature:	
Date:	/ /
Full Name:	
Signature:	
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CLIENT COPY

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