

Hello.

Talking to someone who gets it really makes a difference.

Michelle Zhang, *Financial Adviser*

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384 Whitford Road, Whitford, 2571, New Zealand
FSPR Number: 638409



Our promise.

Five things...



FIND THE RIGHT DEAL FOR YOU

- We'll compare 20+ banks and lenders
- No fees* for you, I'm paid by the lender you choose
- The power to negotiate discounts



SAVE YOU TIME

- We'll compare the market for you
- Expert research to find you the right loan
- Do all the legwork for your application



KEEP IT SIMPLE

- No jargon! Everything explained simply
- I work for you, not the banks or shareholders
- Make moving in and out a breeze



HELP YOU GET COVERED

- Connect you with home and contents insurance
- Life insurance and income protection for unexpected situations



HELP YOU GROW

- Put a plan in place for the future
- Achieve your goals today
- Provide solutions for all your needs

You're in good hands.

**WE WORK IN YOUR
BEST INTERESTS**



We are your personal
bank manager

**WE'RE NOT A BANK,
NOR ARE WE OWNED BY ONE**



Proudly owner operated

**WE ARE A MEMBER OF THE
LARGEST FINANCIAL GROUP
IN NEW ZEALAND**



With over 1200 advisers
across the country

#ADVISERSWORKFORYOU

Access to over 20+ banks and lenders all in one place.



How we will work together.

1

FIRST CHAT

We get to know you, and ensure you know what we do and how we do it. We'll talk about what you are trying to do, your goals and ambitions, and whether we can help you.

2

UNDERSTAND YOUR SITUATION

We'll gather information from you including family details, income and assets and other financial information.

3

RESEARCH AND RECOMMEND

We'll research the market and ensure our recommendation is the most competitive solution for you, and best suits your needs.

4

LODGE YOUR APPLICATION

We'll work with you and the lender, and do the legwork to get you pre approved.

5

APPROVAL MOMENT & PROTECTION

Congratulations! This is what we live for. Now you know what you can afford and have the thumbs up from your lender for what you need, when you need it. We'll confirm the details with you. We will also see if we can help you get protection for your home and loved ones should anything go wrong.

6

SETTLEMENT PROCESS & BEING TOGETHER FOR THE LONG HAUL

We'll also be there for you during the settlement process to keep an eye on it all and let you know everything has gone smoothly. This is just the beginning of our partnership. It's my ambition to help your financial future thrive. I'll be in regular contact with you to check in and review any changes to your situation.

Everything taken care of.

MAKE SURE YOUR LOVED ONES AND LIFESTYLE ARE PROTECTED



Insurance for your lifestyle:

- Life
- Health
- Mortgage protection
- Income protection
- Trauma cover
- Total and permanent disability

Insurance for your stuff:

- Car + asset insurance
- Home and contents
- Investment properties

GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED



- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans

- Personal loans
- Business loans
- Equipment loans
- Construction loans

PLAN FOR THE FUTURE YOU WANT



What else can we help you with?

- KiwiSaver
- Currency exchange
- UK pension transfers

Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Jian Zhang

Address: 384 Whitford Road, Whitford, 2571, New Zealand

Phone: 021 104 3695

Email: michelle@icarefinance.com

FSPR Number: 638409

Name of Financial Advice Provider: M&M Financial Services Limited

Trading as: iCare Finance

FSPR Number: 768714

Phone: 211043695

Email: michelle@icarefinance.com

Website: <https://www.icarefinance.com/>

My Financial Advice Provider is a member of NZ Financial Services Group Limited

Licensing Information

My Financial Advice Provider is authorised to provide a financial advice service under a current financial advice provider licence issued by the Financial Markets Authority in the name of: NZ Financial Services Group Limited

FSPR Number: 286965

Nature and scope of advice

The information below will help you understand what type of advice I can provide to you.

Services I provide

I will help you choose and apply for a loan that is suitable for your purpose from a panel of lenders (set out below). Once we have chosen a lender and loan terms that are suitable for you, I will help you to obtain an approval.

Banks and lenders I use

I source loans from a panel of lenders. The current lenders I can use are:

- ANZ
- ASB
- Cressida Capital
- Heartland Bank
- SBS Bank
- The Co-operative Bank
- Basecorp Finance
- Westpac
- ASAP Finance Limited
- DBR
- Liberty Financial Limited
- Select Home Loan
- Bank of China (New Zealand) Limited
- Zip Business
- BNZ
- Avanti Finance
- First Mortgage Trust
- Unity
- Southern Cross
- Industrial and Commercial Bank of China (New Zealand) Limited
- CFML

Products I can help you with

The types of financial advice products I can give advice on are:

- Home Loans
- Investment Loans
- Construction Loans

What else I can offer

I can help you with other services through my referral partners set out below:

- Tower - F&G
- XE Money
- Asset Finance
- UK Pension Transfers

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this type of advice.

Fees and expenses

Generally I won't charge you any fees for the financial advice I provide to you. This is possible because, on settlement of a loan, I usually receive commission from the lender [which is explained in the commission section of this Disclosure Guide]. Any exceptions to this general position are explained below. If these exceptions will apply to you, I will let you know.

One-off fees

I may charge you a one-off fee if the following occurs:

[a] When I don't receive commission from the lender: If you request that I provide financial advice and I do not receive a commission from the lender, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that I provide services in relation to either a product that is offered by a lender that I do not hold an accreditation with, or a product that is outside my usual arrangements with my approved lenders.

[b] When I have to repay commission to the lender: : In the event that, in the 28 month period following drawdown of your loan, your loan is fully or partially repaid or the terms materially changed, and a lender requires that I repay the applicable commission to them, we may charge you a one-off fee. Any such fee would be no more than \$2,500 [plus GST, if any] and would be calculated based on a rate of \$250 [plus GST, if any] per hour of my time spent providing financial advice to you in connection with the applicable loan. The fee I charge you will not exceed the amount of commission I have to repay to the lender.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Commissions & incentives

On settlement of a loan I usually receive a commission payment from the applicable lender.

The commission is generally of an upfront commission payment but I may also receive an ongoing trail commission payment. The upfront commission is calculated as a percentage of the loan at drawdown. A trail commission is calculated as a percentage of the loan outstanding at the relevant time

I may also receive a fixed rate roll over fee from the applicable lender if I assist in refixing your loan.

The maximum percentage that each lender uses to calculate upfront and trail commissions, and the maximum fixed rate roll over fees [refix fees], are set out in the table below. If there are any variations to these percentages or other commission payments that may apply, specific to your loan application, I will disclose this to you as part of my advice process.

I may also receive a referral fee or commission payment if I refer you to our referral partners listed above. I will give you more information about how that referral fee or commission is calculated, before proceeding

From time to time, I may receive incentives or rewards from lenders. For example, they may provide me with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments by:

- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the amount of any loan is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by lender
- Undertaking regular training on how to manage conflicts of interest.

Lender	Upfront	Trail	Refix
ANZ	0.85%	0.00%	\$150.00
Westpac	0.60%	0.20%	\$0.00
BNZ	0.55%	0.15%	\$0.00
ASB	0.85%	0.00%	\$150.00
ASAP Finance Limited	0.80%	0.00%	\$0.00
Avanti Finance	0.80%	0.00%	\$0.00
Cressida Capital	1.00%	0.00%	\$0.00
DBR	1.00%	0.00%	\$0.00
First Mortgage Trust	1.00%	0.00%	\$0.00
Heartland Bank	0.80%	0.25%	\$0.00
Liberty Financial Limited	0.60%	0.15%	\$0.00
Unity	0.50%	0.00%	\$0.00
SBS Bank	0.80%	0.00%	\$150.00
Select Home Loan	0.60%	0.15%	\$0.00
Southern Cross	1.00%	0.00%	\$0.00
The Co-operative Bank	0.70%	0.00%	\$150.00
Bank of China (New Zealand) Limited	0.88%	0.00%	\$0.00
Industrial and Commercial Bank of China (New Zealand) Limited	0.85%	0.00%	\$0.00
Basecorp Finance	1.00%	0.00%	\$0.00
Zip Business	1.00%	0.00%	\$0.00
CFML	1.00%	0.00%	\$0.00

Conflicts of interest

If you process with a product on the basis of financial advice received from us, iCare Finance receives a commission or other incentives from the product provider.

The type of payments that may be received from product providers are as follows:

- Upfront commission which is calculated as a percentage of the loan at drawdown
- Renewal commission which is calculated as a percentage of the loan outstanding at the relevant time
- Fixed rate rollover fees if we assist in refixing your loans
- Referral fees, if we provide you a referral to one of the providers
- Tickets to sports events, hampers, or other incentives

To ensure that we prioritise the your interests above our own:

- We follow an advice process that ensures our recommendations are made based on the your personal goals and circumstances.
- We undergo annual compliance review and receive training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests, the gifts (> NZD \$500) and incentives received. These registers are monitored regularly and additional training is provided when required.

Privacy policy & security

I will collect personal information about you in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The electronic platform I use to store your personal information is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - [Your Name]. Please set out the nature of your complaint, and the resolution you are seeking. I aim to acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I aim to provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Dispute Resolution Service
enquiries@fdrs.org.nz
0508 337 337

My duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services [Code].
- Give priority to my client's interests
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

Availability of Information

This information can be provided in hardcopy upon your request.