

Public Advice Disclosure (V1.0 – May 2026)

Licensing Information

Link Financial Group 2022 Ltd (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. **MortgageMe Financial Services Ltd, trading as MortgageMe (FSP 472686)**, is authorised by that licence to provide financial advice.

Contact Details

Link Financial Group 2022 Ltd is the Financial Advice Provider.

You can contact us at:

Phone: 03 471 5861

Email: admin@mmtago.co.nz

Address: 155 Princes Street, Dunedin Central 9016

Nature and Scope of Advice

MortgageMe advisers provide advice across three areas:

Mortgages and Lending

We provide advice on the following:

- 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.
- Personal loans, top ups, debt consolidation, and business loans.

Lenders we work with:

ANZ, ASB, BNZ, Westpac, Kiwibank, SBS, TSB, Cooperative Bank, ASAP Finance, Avanti, Basecorp, CMFL, Bank of China, Bluestone, China Construction Bank, Cressida Capital, DBR, First Mortgage Trust, Funding Partners, Heartland Bank, Liberty, Pepper Money, Plus Finance, Prospa, Resimac, AIA Go Home Loans, Pallas Capital, and Southern Cross Partners. We regularly revisit and add to our providers.

KiwiSaver

We provide advice on the following:

- Assessing your KiwiSaver goals and expected timeframe.
- Selecting a suitable KiwiSaver fund aligned to your risk profile.
- Reviewing your current KiwiSaver settings, including fund choice and contribution rate.
- Explaining key features, fees, risks, and trade-offs.

KiwiSaver providers we work with:

Milford, Booster, Generate, NZ Funds. We regularly revisit and add to our providers.

Life and Health Insurance

We provide advice on the following:

- Assessing your insurance needs to ensure adequate coverage for life and health risks.
- Selecting suitable life and health insurance policies and providers.

- Structuring your insurance premiums and benefits to maximise coverage and financial protection.
- Reviewing and adjusting your existing insurance plans.

Insurance providers we work with:

AIA, Asteron, Chubb, Fidelity Life, NIB and Partners Life. We regularly revisit and add to our providers.

We do not provide advice on legal or estate planning, general insurance, or direct investment products. We are happy to refer you to an appropriate specialist.

Fees and Expenses

Mortgages and Lending

MortgageMe advisers are usually paid by commission from the lender whose product we recommend. Commissions are between **0.40% and 1.50%** of the mortgage value (upfront), and between **0.15% and 0.25%** of the outstanding balance each year the loan remains with us (renewal). For personal loans, commissions are between **3% and 5%** of the loan value.

Where a main bank approves your loan (ANZ, ASB, BNZ, Westpac, Kiwibank, SBS, TSB, Cooperative Bank), there is no fee to you. Where we need to use a non-bank or second-tier lender, a fee of up to **1% of the loan amount** (minimum \$2,500 including GST) may apply. This will always be disclosed and agreed upfront.

KiwiSaver

MortgageMe receives a commission of between **\$0 and \$500** from the KiwiSaver provider when a scheme is established following our advice, and a renewal commission of between **0% and 0.5%** of total funds per annum while the fund remains in force. There is no fee payable by you.

Life and Health Insurance

MortgageMe receives a commission of between **0% and 240%** of the first year's premium, and a renewal commission of between **3% and 30%** of the annual premium for as long as the policy remains in force. There is no fee payable by you.

From time to time, product providers may offer additional incentives such as event tickets or gifts. To ensure our advisers always prioritise your interests, we follow a documented advice process and complete regular training on managing conflicts of interest.

Conflicts of Interest

MortgageMe advisers receive commissions from product providers when advice is implemented. The commissions we receive vary between providers, which could influence recommendations. To manage this, we follow a documented advice process that ensures all recommendations are based on your individual goals and circumstances.

Each adviser completes regular training including conflict of interest management, has their advice process reviewed regularly by an external compliance specialist, and is subject to an annual audit.

Duties Information

MortgageMe, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.

- 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.

More information is available by contacting us or visiting the Financial Markets Authority website at www.fma.govt.nz.

Disputes and Complaints

If you are not satisfied with our service, please contact us:

Email: admin@mmotago.co.nz

Phone: 03 471 5861

Post: 155 Princes Street, Dunedin Central 9016

When we receive a complaint, our process is:

- Acknowledge your complaint within 2 working days.
- Inform you how we will address it.
- Gather any information needed to resolve it.
- Aim to resolve the complaint within 5 working days. If we need more time, we will let you know.

If we cannot resolve your complaint to your satisfaction, you can contact **Financial Services Complaints Ltd (FSCL)**, an independent and free dispute resolution service:

Phone: 0800 347 257

Email: info@fscl.org.nz

Website: www.fscl.org.nz

Post: PO Box 5967, Wellington 9140