

Disclosure guide.

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

Details about us and our Financial Advice Provider

We are a team of Financial Advisers. We give advice on behalf of a Financial Advice Provider. Our details are set out below.

Company Full Name & Financial Advice Provider: OMEGA FINANCIAL SERVICES LTD

Company Address: Reid House, Suite 4b, 114 Alexandra St, Hamilton, NZ

Phone: 07 856 6342

Trading as: Omega Financial Services

FSPR Number: 773036

Website: <https://www.omegafinancial.co.nz/>

Financial Adviser Name: Kulvir Kankara

Email: kulvir@omegafinancial.co.nz

FSPR Number: 489146

Address: 2 Paiaka Place, Rototuna North, Hamilton, 3281, New Zealand

Phone: 0223299430

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

Licensing Information

We operate as a Financial Advice Provider under a current licence issued by the Financial Markets Authority in the name of NZ Financial Services Group Limited (FSP286965).

There are no conditions attached to this licence on the advice that may be given.

Nature and scope of advice

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

Services we provide.

We 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, we will help

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you to obtain an approval.

Banks and Lenders we use.

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

- | | | | |
|------------------------|-------------------------|-----------------------------|------------|
| » ANZ | » Westpac | » BNZ | » ASB |
| » ASAP Finance Limited | » Avanti Finance | » Cressida Capital | » DBR |
| » First Mortgage Trust | » Heartland Bank | » Liberty Financial Limited | » NZCU |
| » RESIMAC | » Select Home Loan | » Southern Cross | » SBS Bank |
| » Sovereign | » The Co-operative Bank | » Basecorp Finance | » CFML |
| » Zip Business | | | |

Products we can help you with

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

- | | | |
|--------------|--------------------|----------------------|
| » Home Loans | » Investment Loans | » Construction Loans |
|--------------|--------------------|----------------------|

What else we can offer

We can help you with other services through our referral partners set out below:

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

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

Fees and expenses

Generally, we won't charge you any fees for the financial advice we provide to you. This is possible because, on settlement of a loan, we 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 apply to you, we will let you know.

One-off fees

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

- a) When we don't receive commission from the lender: If you request that we provide financial advice and we do not receive a commission from the lender, We may charge you a one-off fee. Any such fee would be agreed and authorized by you in writing before we 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 we provide services in relation to either a product that is offered by a lender that we do not hold an accreditation with, or a product that is outside our usual arrangements with my approved lenders.
- b) When we 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 we 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 our time spent providing financial advice to you in connection with the applicable loan. The fee we charge you will not exceed the amount of commission we 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 we usually receive a commission payment from the applicable lender. The commission is generally of an upfront commission payment, but we 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. We may also receive a fixed rate roll over fee from the applicable lender if we 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, we will disclose this to you as part of my advice process.

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

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

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

- Following an advice process that ensures we understand your needs and goals so that we always recommend the best product for you regardless of the type and amount of commission we 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	1.50%	0.00%	\$0.00
Liberty Financial Limited	0.60%	0.15%	\$0.00
NZCU	0.50%	0.00%	\$0.00
RESIMAC	0.60%	0.15%	\$0.00
SBS Bank	0.80%	0.00%	\$150.00
Select Home Loan	0.60%	0.15%	\$0.00

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Southern Cross	1.00%	0.00%	\$0.00
Sovereign	0.60%	0.20%	\$0.00
The Co-operative Bank	0.70%	0.00%	\$150.00
CFML	1.50%	0.00%	\$0.00
Basecorp Finance	1.00%	0.00%	\$0.00
Zip Business	1.00%	0.00%	\$0.00

Privacy policy

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

<https://www.omegafinancial.co.nz/privacy-policy/>

Conflicts of Interest

If there are any conflicts of interest apart from commission that could potentially influence the advice that we give, these will be shown in your Financial Adviser's Disclosure Guide.

If there are conflicts of interest that relate to the FAP and the service it provides, these should be disclosed here.

Complaints and Dispute Resolution

If you have a complaint about our service you need to tell us about it. You can contact our internal complaints service by phoning or emailing us (contact details are shown on this website) with the heading Complaint - (Your Name). Please set out the nature of your complaint, and the resolution you are seeking. We aim to acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and notify our Licence Holder. We may want to meet with you to better understand your issues.

We will then investigate your complaint and provide a response to you within 7 working days of receiving your complaint. If we need more time to investigate your complaint, we'll let you know.

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 Services Complaints Limited

complaints@fscl.org.nz

0800 347 257

Our duties

Anyone within our business giving advice is bound by and supports the duties set out in the Financial Markets Conduct Act 2013. These duties are:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code).
- Give priority to our client's interests.

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- Exercise care, diligence, and skill.

Availability of Information

This information can be provided in hardcopy upon your request.