IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Home At Last Limited t/a Home At Last (FSP1013228) holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Home At Last Limited (FSP1013228) is the Financial Advice Provider.

You can contact us at:

Phone:	0272474227
Email:	david@homeatlast.co.nz
Address:	1/14 Marama Street, Castor Bay, Auckland, 0620

YOUR ADVISER DETAILS

I provide financial advice on mortgage and lending products

Name:	David Gribble
Phone:	027 2474 227
Email:	David@homeatlast.co.nz
FSP:	FSP754331

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Mortgages and personal lending.
- 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.

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top Ups
- Fixed rate rollovers
- Debt consolidation
- Business loans

PROVIDERS

We provide advice in relation to products provided by the following companies:

Main Bank Lenders

ANZ	SBS	Westpac
ASB	BNZ	Kiwibank

Other Lenders

AIA	ICBC
ASAP	Liberty Finance
Avanti Finance	Link Home Loans
Bank of China	Metro Finance
Bizcap	Oxford Finance
CFML Loans	Pallas Capital
China Construction Bank	Pioneer Finance
Cressida Capital	Property Funding
DBR Property Finance	Prospa
Fico Finance	Simplify
Finbase	Southern Cross Partners
First Mortgage Trust	Strata Funding
Funding Partners	The Cooperative bank
General Finance	TSB
Get Capital	Unity
Gold Band Finance	XCEDA
Go Lend	Zagga
Heartland Bank	

FEES AND EXPENSES

Generally, we do not charge you a fee for our services. This is because we are usually remunerated by way of commission by the providers of the loan products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to obtain a loan approval for you. This fee can be added to your loan amount and will be paid to us at the time your loan is advanced.
- Where we have obtained an approval from a lender who does pay commission, but you decide not to proceed with the loan, we may charge you a fee based on a fair reflection of the time required to obtain a loan approval for you.
- Should you proceed with a loan implementation after advice from your adviser and then repay or refinance your loan within 28 months of your loan being advanced, without giving your adviser the opportunity to assist you with a refinance, we may charge you a fee for the time spent to get the initial loan approved and implemented.

Any fees relating to advice that may apply will be discussed and agreed with you prior to obtaining loan approval. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

CONFLICTS OF INTEREST

For mortgages and lending, we receive commissions from some of the lenders we can provide recommendations for. If you proceed to implement lending with the lender recommended to you, the lender will pay a commission to your financial adviser. The amount of the commission is based on the amount of the lending and will vary depending on the lending provider; specific remuneration will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. We complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing David@homeatlast.co.nz, or by calling 027 247 4227. You can also write to us at: 1/14 Marama Street, Castor Bay, Auckland 0620. When we receive a complaint, we will consider it using our internal complaints process:

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.

We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

Home At Last Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. 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 (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at www.fma.govt.nz.

PRIVACY AND YOUR PERSONAL INFORMATION

To provide you with financial advice, we need to collect, use and share personal information about you.

Whenever reasonably possible, this information is collected directly from you.

There may be times when personal information about you is collected from other sources, including product providers, other advisers, publicly available records, or information required to meet legal and regulatory requirements.

Where personal information is collected indirectly, we will take reasonable steps to ensure you are informed in accordance with the Privacy Act 2020.

You have the right to request access to, and correct, the personal information we hold about you.
For more information, please refer to Home At Last Privacy Statement **(Link to Adviser's Privacy Statement on website).**