

Financial Advice Provider Licence Disclosure

Licence Information

Mortgage Mart (NZ) Ltd, FSP755011, holds a licence issued by the Financial Markets Authority to provide a financial advice service. Mortgage Mart (NZ) Ltd employs Robert Thumath, FSP116885, as a Financial Adviser.

Nature and Scope of the Financial Advice Provided

Mortgage Mart (NZ) Ltd provides financial advice relating to the following financial products:

- Lending — home loan and mortgage advice, personal and other loans
- Personal risk — life, health and disability insurance, business protection products

We do not currently employ any appropriately licensed advisers for KiwiSaver and other managed investment products, or for General Insurance (home, contents, and car), so we provide a referral-only service for these financial products.

We provide financial advice about products from certain providers only, although this list can change from time to time:

Mortgages and personal or car loans — we can provide products from:

ANZ
ASAP Property Finance
ASB
Asset Finance
Avanti Finance
Bank of China
Base Corp Finance
Bizcap
BNZ
First Mortgage Trust
Funding Partners
Heartland Bank (Open 4 Business and Senior Finance)
Kiwibank
Liberty Finance
Lock Finance
NBS
Pepper Money
Plus Finance
Prospa
SBS Bank
Southern Cross Partners
Spotcap
Unity (formerly NZCU Baywide)
Westpac

Other finance companies and private lenders from time to time as required.

We can provide advice but no new loans with Challenger Mortgage Management.

Life, Trauma, Disability, Income Protection and Health Insurance — we are accredited with:

AIA
CHUBB Life
Fidelity Life
PartnersLife

KiwiSaver, superannuation and investment products:

We currently have no licensed investment advisers, so provide a referral-only service for KiwiSaver and investment products provided by:

Generate KiwiSaver
NZ Funds KiwiSaver Scheme

General Insurance (Home, Contents and Car):

Mortgage Mart (NZ) Ltd provides a referral-only service; we do not provide general insurance advice. Our referral services are limited to:

Blanket Insurance, provided by The Hollard Insurance Company Pty Ltd (Hollard). Administration of this insurance and claims handling are managed by Ando Insurance Group Limited (Ando) on behalf of Hollard. Hollard is a licensed insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

Tower Insurance — we provide a referral-only service.

SHARE NZ — we provide a referral-only service.

In place of an upfront fee, Mortgage Mart (NZ) Ltd is paid a commission by the recommended insurance provider from the premium they charge you for your cover. Mortgage Mart (NZ) Ltd does not receive any bonus or sales-based bonus payments from Blanket Insurance, Tower Insurance or SHARE NZ.

Privacy

Mortgage Mart (NZ) Ltd handles your personal information in accordance with the Privacy Act 2020, as amended by the Privacy Amendment Act 2025 (including Information Privacy Principle 3A, which took effect on 1 May 2026). IPP3A requires us to make you aware when we collect personal information about you from a source other than you — for example, from credit reporting agencies, banks, employers, accountants, identity-verification providers, KiwiSaver and insurance providers, real-estate agents and conveyancers, and any co-applicants, guarantors or referees you name.

Our full Privacy Statement — explaining what we collect, how we use and share it, where it is stored, how we keep it safe (including breach-notification obligations under section 113 of the Privacy Act 2020), and your rights of access, correction and source enquiry — is available on our website, on request, and is provided to you at the start of our engagement. For any privacy-related question, contact us at privacy@mortgagemart.co.nz.

Fees and Expenses

In most cases Mortgage Mart (NZ) Ltd does not charge you a fee for our financial advice, as we are paid a commission by the relevant lender or insurer (see Conflicts of Interest, Commissions, and Incentives below). In some cases we may charge a fee — for example for non-standard advice work, or where commission is unlikely to apply. Any such fee will be disclosed to you in writing, and your written agreement obtained, before any charge is incurred.

Clawback of commission.

From time to time, a lender or insurer may require Mortgage Mart (NZ) Ltd to repay some or all of the commission previously paid — typically where a mortgage, loan or life-insurance product is repaid or cancelled within around 26 months of being put in place. This is a feature of lender and insurer commission arrangements and is outside our control. In such cases, you agree to reimburse Mortgage Mart (NZ) Ltd for the clawed-back amount, on provision of evidence of the loss.

Duties

Mortgage Mart (NZ) Ltd, our advisers, and anyone who gives advice on our behalf, are bound by legal duties to:

- meet the legal standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (designed to make sure we have the expertise needed to provide you with advice);
- give priority to the client's interests;
- exercise care, diligence, and skill; and
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (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.

Conflicts of Interest, Commissions, and Incentives

Our financial advisers are remunerated by way of salary and bonus, which are not directly linked to volumes of loans or insurance premiums.

To avoid conflicts of interest arising from being paid only by implementing or placing business with financial product providers, a fee may be charged for actual financial advice — separate from implementation of mortgages, insurance or other products that may be paid by product providers. If we do implement one of these financial products, Mortgage Mart (NZ) Ltd may receive commissions from the managed investment scheme managers on whose products we provide referrals (or in which our clients invest), insurance companies to whom we refer clients, and banks with whom we arrange mortgages. These commissions are based on the amount of the sum invested, insurance premiums paid, or mortgage (as applicable). Details of these commissions are as follows:

For home loans:

Mortgage Mart (NZ) Ltd may receive a payment upon settlement of between 0.5% and 0.90% of loan amount, depending on the loan provider. Some lenders also provide an ongoing payment of up to 0.2% of outstanding loan amount annually for ongoing client service related to that loan.

For KiwiSaver and Managed Funds:

Mortgage Mart (NZ) Ltd receives referral commissions from New Zealand Funds Management Limited and from Generate KiwiSaver. Mortgage Mart (NZ) Ltd also receives an annual commission of up to 0.2% on amounts invested in the relevant KiwiSaver Scheme or other investment solution.

For Life, Trauma, Disability, Income Protection and Health insurance:

Mortgage Mart (NZ) Ltd is paid a commission based on annual premium of insurances purchased — with payment on insurance in place of about 170% to 215% of annual premiums, less GST and policy fee, plus a servicing commission of around 7% to 10% of annual premiums, paid as premiums are received after 13 months of being in place.

For General Insurance:

In place of an upfront fee, Mortgage Mart (NZ) Ltd is paid a referral commission by the recommended insurance provider from the premium they charge you, depending on which insurance company you take out cover with. If your cover is placed via Blanket Insurance, the commission will range from 7.5% to 12.5% of each premium, depending on which insurance products you take out cover with after taxes and levies. At times we will refer you to a specialist Commercial Insurance Broker. We will receive a one-off commission payment related to the annual premium of cover finalised.

To ensure that Mortgage Mart (NZ) Ltd financial advisers prioritise each client's interests above their own, they follow an advice process that is designed to ensure their recommendations are made based on the client's circumstances and financial goals and are suitable for the client. Mortgage Mart (NZ) Ltd also:

- has a quality assurance programme in place to monitor the advice our financial advisers provide;
- actively monitors compliance with our conflicts policies and procedures; and
- ensures training is provided to all Mortgage Mart (NZ) Ltd financial advisers about how to manage conflicts of interest.

Reliability History

A reliability event is something that might materially influence you in deciding whether to seek advice from me or from Mortgage Mart (NZ) Ltd. This includes material instances where I or Mortgage Mart (NZ) Ltd have been publicly disciplined, have a relevant conviction or civil proceedings, or any recent bankruptcies or insolvencies. Neither I nor Mortgage Mart (NZ) Ltd have been subject to a reliability event.

Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Mortgage Mart (NZ) Ltd is committed to ensuring that all client complaints are handled and resolved in a professional, fair, and timely manner in accordance with our Client Complaints Policy and associated procedures.

If you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

Mortgage Mart (NZ) Ltd
Attention: The Director
PO Box 498
Whakatāne 3158

T. 0800 222 999

E. info@mortgagemart.co.nz

When we receive a complaint, we will consider it 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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the Financial Disputes Resolution Scheme at www.fdrs.org.nz — an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact them by telephone on 0508 337 337 in the first instance.