Loan Market™

Hello.

Talking to someone who gets it really makes a difference.

Cameron has been involved in the mortgage industry since the turn of the century, and although he has a few grey hairs now, he still possesses an enthusiastic youth to everything he does. Cameron has grown his mortgage business to be one of the most respected in NZ and was awarded NZ's number 1 Mortgage Adviser for 2021 and 2022. He thrives on offering the ultimate holistic service for his clients for the life of their loans. Outside of the mortgage world, Cameron enjoys not taking life too seriously, spending quality time with his wife and three kids, socialising with friends and following the All Blacks, Warriors and Black Caps whenever he can.

Cameron Marcroft, Director/Senior Financial Adviser
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393b Remuera Rd, Remuera, Auckland, 1050, New Zealand
FSPR Number: 476746

Our *promise.* Five things...

Loan Market

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

*There may be times when a financial adviser charges a fee

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 100% family owned, and operated

WE COME HIGHLY RECOMMENDED

9 out of 10 clients recommend us to their family and friends

FAMILY TAKE CARE OF FAMILY

Helping Kiwis and Aussies with their goals, since 1994

#ADVISERSWORKFORYOU

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

AIA
ANZ
asap Property Finance Specialists
ASB
Avanti Finance
basecorp finance
BIZCAP
bnz
CFML LOANS
cressida capital
DBR PROPERTY FINANCIERS
Finbase
fmt first mortgage trust
FP Funding Partners
Kiwi bank.
Liberty
Midlands Invest. Save. Smarter.
pepper money
Prospa
sbs BANK
ScotPac Business Finance
Southern Cross Partners Loans & Investments
The Cooperative Bank
TSB
Unity
Welcome
Westpac
XCEDA

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. 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.

Everything taken *care of.*

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

GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED

Insurance for your lifestyle:

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

Insurance for your lifestyle:

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

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: Cameron Marcroft

Address: 393b Remuera Rd, Remuera, Auckland, 1050, New Zealand

Phone: 027 687 5784

Email: cameron.marcroft@loanmarket.co.nz

FSPR Number: 476746

Name of Financial Advice Provider: Marcroft Mortgages Limited

Trading as: Loan Market Central

FSPR Number: 727591

Address: 393b Remuera Road, Remuera, Auckland, 1050, New Zealand

Phone: 027 687 5784

Email: cameron.marcroft@loanmarket.co.nz

Website: https://adviser.loanmarket.co.nz/loan-market-central

My Financial Advice Provider is a member of The Loan Market 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 my advice

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

- I can help you choose and apply for a loan that is suitable for your purpose from a panel of lenders shown below.
- Once we have chosen a lender and loan terms that are suitable for you, I will help you to obtain an approval.
- I may also be able to help you maintain your loan, for example assisting you with re-fixing your loan.

Banks and lenders I use

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

- ANZ
- ASB
- Avanti Finance
- First Mortgage Trust
- Pepper Money
- AIA Go Home Loan
- Kiwibank
- General Finance
- Funding Partners
- Xceda
- Westpac
- PROSPA
- Cressida Capital
- Liberty Financial Limited
- SBS Bank
- The Co-operative Bank
- Basecorp Finance
- Pallas Capital
- Midlands Funds Management
- Welcome
- BNZ
- ASAP Finance Limited
- DBR
- Unity
- Southern Cross
- TSB
- CFML
- BIZCAP
- Finbase
- ScotPac

Products I can advise on

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

- Home Loans
- Investment Loans
- Construction Loans

What else I can help you with

I can help you with other services through my referral partners to make it easier for you. However I am not able to give advice on the products they offer and I have not checked to see if they can meet your specific needs. You are free to use other providers of your choice or undertake your own research.

- Tower F&G
- Koura Wealth
- XE Money
- Initio F&G
- Ray White
- Avanti Referrer
- 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.

Loan Market

Fees and expenses

Generally you won't be charged any fees for the financial advice I provide to you. This is possible because, on settlement of a loan, the lender usually pays commission to me [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) There's no commission: 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) Commission has to be repaid: If you make certain changes to your loan, the lender can require me to repay to them the commission I received for your loan - this is called a 'clawback' and can be up to 100% of the commission. If this occurs, I may charge you a one-off fee. Set out below are the circumstances in which this would apply and the fee that would be charged to you.

Changes that trigger a clawback	Relevant time period	Amount & calculation of one-off fee
Your loan is fully or partially repaid or the terms materially changed.	The changes occur in the 28 month period following drawdown of your loan.	Generally no more than $3,000 (plus GST, if any). Calculated based on a rate of $250 (plus GST, if any) per hour of my time spent providing advice to you in connection with the applicable loan. The fee would not exceed the amount of commission that needs to be repaid to the lender.

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

Adviser fee

Some lenders charge a fee which is capitalised (or added) to the amount of your loan. This fee is normally calculated as a percentage of your loan at drawdown but can be a flat fee. Please see tables 1 & 2 at the back of the guide for further information.

Other fees

1. Lender Fees

Some lenders may charge a fee that is capitalised into your loan amount.

This fee is usually calculated as a percentage of your loan at drawdown and may be paid to us by the lender instead of, or in addition to, commission.

If we recommend a lender that charges this fee, we will advise:

that the fee applies, and

the amount (or the percentage used to calculate it).

2. Non-Disclosure Fee

If we work on your application but the loan does not proceed due to significant non-disclosure on your part (for example, undisclosed debts or approaching a bank directly without informing us), we may charge a fee to cover the time spent processing your application. This fee will be at least $1,000 (plus GST, if applicable).

You will be invoiced for any such fee and will have 15 days to make payment.

Commissions & incentives

Commissions & incentives that apply to me:

On settlement of a loan, the lender usually provides me with a commission payment.

The commission is generally an upfront commission payment but an ongoing commission payment may also be paid by the lender. The upfront commission is calculated as a percentage of the loan at drawdown. An ongoing 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 lender if I assist in refixing your loan.

The maximum percentage that each lender uses to calculate upfront and ongoing commissions, and the maximum fixed rate roll over fees (refix fees), are set out in the table 3 at the back of this guide. 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.

Commission payments or referral fees can be paid in different ways:

- Paid in full to a financial adviser.
- Shared between two or more financial advisers.
- Paid to an employer who then pays a financial adviser a salary.
- Paid in full to a financial adviser's company, from which the financial adviser takes drawings or profit share.
- Shared with a licence holder to cover the costs of the services they provide.

I can provide you with more information to explain which option applies to me.

Occasionally I may receive incentives or rewards from lenders or referral partners. For example, lenders may provide us with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments, referral fees or incentives by:

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

Other conflicts of interest

At Loan Market Central, our priority is to provide advice that aligns with your best interests. As part of our service, we may receive referral fees or commissions when referring clients to external specialists. These referrals are only made when we believe the service is appropriate and suitable for your needs.

We may receive referral fees or commissions from the following providers:

Personal Insurance

Johny Winstone of Centastone (for personal insurance implemented by him)

KiwiSaver

John Bell

Koura Wealth

General & Other Insurance Providers

I will be paid a fee if I facilitate or refer you to Kōura Wealth Limited and you join the Kōura KiwiSaver Scheme. I am a member of the New Zealand Financial Services Group Limited, which holds a partial ownership in Kōura Wealth Limited. New Zealand Financial Services Group will benefit from any growth in the Kōura KiwiSaver Scheme which is likely to arise from me referring clients to the Kōura KiwiSaver Scheme.

Tower Insurance

Accelerate Insurance

Investments & Wealth Providers

Craigs Investment Partners

Forsyth Barr

We follow a robust advice process to ensure any referral is suitable, appropriate, and meets your current needs.

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.

Our Privacy Policy outlines that we may share your personal information with NZ Financial Services Group Limited for audit purposes. This ensures that we deliver services in your best interests and comply with current regulations. If you disagree with this, please email team@nzfsg.co.nz and inform me, as I won't be able to provide financial advice services to you.

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 (Subject line: 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. The name of this service and their contact details are:
Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service
complaints@fscl.org.nz
0800 347 257
https://www.fscl.org.nz/
PO Box 5967 Wellington 6140

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.

Table 1 - Adviser fee (no commission)

The maximum percentage rates, or maximum fee charged for each lender is set out below. This fee is then paid to me by the lender, instead of a commission payment.

Lender	Fee
ASAP Finance Limited	1.00%
Cressida Capital	1.00%
DBR	1.00%

First Mortgage Trust	1.00%
Southern Cross	1.00%
Basecorp Finance	1.00%
CFML	1.00%
Pallas Capital	1.00%
Funding Partners	1.00%
Midlands Funds Management	1.00%
Finbase	1.00%

Table 2 - Adviser fee (plus commission)

The maximum percentage rates, or maximum fee charged for each lender is set out below. This fee may be paid to me by the lender, in addition to a commission payment.

Lender	Fee
Avanti Finance	1.00%
Liberty Financial Limited	1.00%

Table 3 - Adviser commission

The maximum percentage and dollar rates for each lender is set out below. This commission payment is then paid to me by the lender.

Lender	Upfront % (maximum)	Ongoing % (maximum)	Refix ($) (maximum)
ANZ	0.85%	0.00%	$200.00
Westpac	0.90%	0.00%	$0.00
BNZ	0.55%	0.15%	$0.00
ASB	0.85%	0.00%	$150.00

PROSPA	3.00%	0.00%	$0.00
PROSPA	3.00%	0.00%	$0.00
Avanti Finance	0.80%	0.00%	$0.00
Liberty Financial Limited	0.80%	0.15%	$0.00
Unity	0.80%	0.00%	$0.00
Pepper Money	0.75%	0.15%	$0.00
SBS Bank	0.85%	0.00%	$150.00
AIA Go Home Loan	0.60%	0.20%	$0.00
The Co-operative Bank	0.85%	0.00%	$150.00
TSB	0.85%	0.00%	$0.00
Kiwibank	0.55%	0.15%	$0.00
BIZCAP	4.00%	0.00%	$0.00
Xceda	1.00%	0.00%	$0.00
Welcome	1.00%	0.00%	$0.00

Availability of Information

This information can be provided in hardcopy upon your request.