
Terms of Engagement

Who we are

Adviser

Anthony Peter Hall

Company

Financing Futures Ltd

Contact
Details

Office: 238 Songer Street, Stoke, Nelson 7011
Postal: PO Box 2406, Stoke, Nelson 7041
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What we do

I am a registered Financial Adviser providing advice and transactional solutions for clients in the areas of Residential and Commercial Mortgages, Business and Cashflow Finance, Motor Vehicle and Equipment Finance & a range of Risk Insurances including Life and Health Insurance.

I specialise in providing strategic advice for property investors and business owners around loan structures and our business has a theme of helping our clients to grow their wealth by maximising their potential through more efficient use of finance.

How we work

I work in the following manner;

- We will agree on areas of advice requirements & establish our terms of our engagement.
- I will get to know you and gather all necessary facts of your situation and identify your specific needs and objectives.
- I will then analyse and research your circumstances & develop strategies to meet your needs and objectives.
- I will facilitate the application process for agreed products and services.
- I will prepare & present a statement of advice outlining my recommendations & implement any such agreed recommendations.
- I will monitor the implementation & review these strategies and actions on a regular basis.
- I also provide an ongoing service of assisting you in managing the refixing of your mortgage facilities and processing any insurance claims requirements you may have.

Experience and Qualifications

I worked for the Commonwealth Bank of Australia for 17 years mainly in lending roles before establishing a mortgage and finance broking business in 1996. This business initially focused on providing equipment finance to small businesses mainly in the Transport Industry and expanded to provide complementary services such as Home Loans for owners and investors, commercial property finance and business and cash flow finance. This business continues to service an established client base in Australia.

Financing Futures Ltd has been established following relocation to New Zealand in 2011 and my aim is to replicate the successful Australian business model in New Zealand. We have established relationships with a number of major financial institutions and have available a comprehensive range of financial products that we believe will allow us to assist in the vast majority of situations where a finance solution is viable.

I hold a Diploma of Financial Services (Finance/Mortgage Broking Management) and am fully qualified to engage in the products and services offered.

Memberships

I am a member of the Mortgage & Finance Association of Australia (MFAA) and NZ Financial Services Group and am bound by their rules and codes of ethics.

I am also a member of Financial Services Complaints Ltd and the Credit Ombudsman Service Ltd.

Product Providers

I am an Accredited Adviser with a number of mainstream and boutique/specialist financial institutions and recommend the products & solutions I think best fit your circumstances and requirements. However we do have a preferred group of generalist providers who meet the majority of our core business:

Loan Providers

Advaro Spiers, ANZ Bank, ASB Bank, BOQ Equipment Finance, Co-operative Bank, Liberty Financial, MARAC Finance, Resimac, Sovereign Home Loans, SBS Bank, UDC Finance Ltd and Westpac Bank

Risk Insurance Providers

Accuro Health Insurance, Asteron Life, Fidelity Life, NIB Health Insurance, One Path, Partners Life, Southern Cross Health Society and Sovereign Assurance.

How we get paid

We are paid commissions by lenders and insurers for introducing customers. These commissions are usually based on:

- the size of the loan/policy
- the particular loan product you have selected

We will only be paid this commission if your loan is settled and drawn down. The commission is generally of an upfront nature but may also include a small renewal or trail commission.

I may also receive a fixed rate roll over fee from some providers if I assist in re fixing your loan.

A full schedule of all providers and their commission rates is available on request.

In the event that you engage me to provide services that are not covered by our usual commission arrangements we would need to negotiate a mutually acceptable fee for the services prior to commencing work. Any such fee will be advised in writing and your written approval to proceed will be required.

As Financing Futures is paid a commission by the Banks for its services to you, we may charge you a fee due to the bank claw back of commission if the facilities are only be in place for a short term (less than 24 months) such as in the case of bridging finance or early repayment. Any such fee will be calculated based on the amount of clawback the bank may impose.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs.

If you are unsure as to why I need certain information please ask so that I can explain.

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information;

- c) and other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
4. The information will be held by me / us at : **238 Songer Street, Stoke, Nelson 7011**

Scope of Service and Engagement

The following are the areas of advice or product that you are requesting from me, subject to any specific objectives or limitations of our engagement (tick where appropriate)

<input type="checkbox"/>	Home Loan Finance	<input type="checkbox"/>	Commercial Property Finance
<input type="checkbox"/>	Business Finance	<input type="checkbox"/>	Equipment finance
<input type="checkbox"/>	Personal Loan Finance	<input type="checkbox"/>	Other Insurances ie Disability, Trauma, Income
<input type="checkbox"/>	Life Insurance	<input type="checkbox"/>	

Acknowledgements

I may be required to evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place?

Disclosure Statement

I / We acknowledge that I / we have received a Disclosure Statement from the adviser named in this document. This document was current and dated:

____ / ____ / ____ x _____

Provision of Information

I / We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

Privacy Act

I / We acknowledge I / we have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

Adviser Remuneration

I / We acknowledge I / we have had the basis of adviser remuneration explained and I / we agree to the option indicated on the previous page.

I/We acknowledge that Financing Futures is paid a commission by the Banks for its services to me/us and that for short term loan facilities (less than 24 months) such as bridging finance or early repayment etc, Financing Futures may levy a fee due to bank commission claw back.

Signatures

Client Name: _____	Client Name: _____
Signature: _____	Signature: _____
Date: ____ / ____ / ____	Date: ____ / ____ / ____

