Disclosure Information

This document gives you an overview of mortgagehq limited: the services we provide, how we are paid, how we manage conflicts of interest, our duties to you, and what to do if you have a complaint.

Each of our advisers will also give you their own Nature and Scope of Advice disclosure. It confirms which of our services they advise on and the providers they use.

1. Licence status

mortgagehq limited (FSP463846), trading as mortgagehq, holds a Class 2 Financial Advice Provider (FAP) licence issued by the Financial Markets Authority (FMA). This means our financial advisers give regulated financial advice on our behalf.

2. Nature and scope of our services

We give regulated financial advice on:

- **Home loans:** residential lending from New Zealand's main banks and a range of non-bank lenders, including how to structure and repay your loan.
- **Personal insurance:** life, disability and health insurance, including whether to keep, change or replace cover you already have.
- **KiwiSaver:** which KiwiSaver provider and fund suits your goals.

We do not give advice on general insurance (house, contents or car), investments other than KiwiSaver, or legal, accounting or tax matters, including wills and trusts. If you need help with any of these, we can refer you to someone who can.

Lenders we work with

- ANZ
- ASB
- BNZ
- Kiwibank
- Westpac
- Co-operative Bank
- TSB
- SBS
- Heartland Bank
- Avanti
- NZCU Baywide
- Liberty Finance
- Pepper Money
- Basecorp
- Bluestone
- Resimac
- Prospa
- Unity
- Zagga
- ZIP
- CMFL
- Plus Finance
- Funding Partners
- Strata Funding
- ASAP Finance
- Bank of China
- China Construction Bank
- ICBC
- Cressida Capital
- DBR
- First Mortgage Trust
- Southern Cross Partners
- General Finance
- Goldband Finance
- AIA/Sovereign

Insurers we work with

AIA, Chubb Life, Fidelity Life, nib, Partners Life, PPS and Southern Cross.

KiwiSaver providers we work with

Booster, Generate, Kōura and Milford.

3. Fees and expenses

Home loans

In most cases we do not charge a fee for home loan advice, because the lender pays us a commission. We may charge a fee when:

- your lending is more complex, such as commercial or business lending;
- a non-bank lender is needed and the product includes a brokerage fee; or
- you ask us to extend a pre-approval beyond the original six months.

We will tell you the exact fee before we do any work, and you can decide whether to go ahead. For non-bank lenders, we confirm the fee before your application is submitted and again when it is approved.

Clawback fee. If the loan we arrange for you is repaid, refinanced or restructured within 28 months of settlement, and you have not given us the chance to help with the new arrangement, we may charge you a fee equal to the commission the lender takes back from us (the clawback). We may waive this fee for existing clients or where appropriate.

Personal insurance

We do not charge you a fee for insurance advice. The insurer pays us a commission if you take out a policy (see section 4).

KiwiSaver

We do not charge you a fee for KiwiSaver advice. Your KiwiSaver provider charges its own scheme fees, which are set out in its Product Disclosure Statement. Your adviser will show you these before you decide.

4. Conflicts of interest and incentives

How mortgagehq is paid

We are paid commission by the lenders, insurers and KiwiSaver providers you choose to use following our advice. The amount depends on the provider and product. Your adviser will confirm the actual amount when they give you advice.

Service	One-off (upfront) commission	Ongoing commission
Home loans	Between 0.45% and 1% of the loan amount, paid after settlement	Between 0.125% and 0.2% of your loan balance each year
Personal insurance	Between 25% and 230% of your first year's premium	Between 5% and 30% of your premium each year the policy stays in place
KiwiSaver	Up to **$150** when you join or transfer, depending on the provider and your balance	Between 0.2% and 0.5% of your KiwiSaver balance each year

Providers may also give us small gifts or hospitality, such as event tickets, hampers or a lunch. We record these in our gifts register, and they do not influence our advice.

We have referral relationships with some other businesses and may receive a referral fee, either a flat amount or a percentage. We only refer you if you ask, and we will tell you about any referral fee first.

How our advisers are paid

Our advisers are paid a salary or contract fee, and may also receive a share of the profit from the business they are responsible for. The profit share is a fixed percentage of the commission mortgagehq receives, less the costs of running that business. It is the same whichever lender, insurer or KiwiSaver provider you choose, and it does not increase when sales targets are met. It is only paid if the adviser meets our standards for advice quality, conduct and training.

How we manage conflicts of interest

- Our advisers follow a set advice process, so every recommendation is based on your goals and circumstances.
- Provider research is not influenced by commission. We use KAN's lender research for home loans, Quotemonster for insurance, and KAN's product analysis tool for KiwiSaver.
- We explain our recommendations to you in writing. If we recommend replacing insurance you already have, we compare your current and new cover side by side and explain what you could lose by switching.
- We record advice meetings and review a selection of client files every month. Our aggregator, Kiwi Adviser Network (KAN), also provides independent compliance support.
- We keep a conflicts of interest register and a gifts register, which our directors review regularly. All staff complete conflicts training every year.

5. Complaints and disputes

If you are not happy with our service, please talk to your adviser first. If you would rather not, or the issue is not resolved, contact our Complaints Officer:

Anna Savage, Head of Advice – Mortgages and Complaints Officer | anna@mhq.co.nz | 027 308 6690

We will contact you within 24 hours of receiving your complaint and aim to resolve it within 10 business days. If we need longer, we will tell you why and when to expect an answer.

If we cannot resolve your complaint, you can contact our independent dispute resolution scheme, **Financial Services Complaints Limited (FSCL)**. This service is free for you.

Phone 0800 347 257 | Website www.fscl.org.nz

6. Our duties to you

mortgagehq and our advisers must meet the duties in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services. This means we must:

- meet the standards of competence, knowledge and skill set by the Code;
- take reasonable steps to make sure you understand the nature and scope of our advice, including any limits on it;
- give priority to your interests when we give advice;
- exercise care, diligence and skill;
- treat you fairly and act with integrity; and
- give you accurate information, at the right time, and never mislead you.

7. Collection of Personal Information

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you. This notification will include the purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law (and, if so, the relevant law), and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

Use of MySkyla

We may use MySkyla, a software platform provided by Skyla AI, to help our team review and process the documents and information you give us. MySkyla uses artificial intelligence to help us work on your file more quickly and accurately. It does not give you advice. Your adviser remains responsible for the advice you receive.

Information you give us may be stored or processed by MySkyla outside New Zealand. We will only share your information with MySkyla where we are satisfied it will be protected by safeguards comparable to those in the Privacy Act 2020, and only for the purposes described in this document.

KAN Privacy Policy and Provider Schedule v.2.0 Aug 2026

8. Contact details

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