

**Insurance adviser at MOR-fin Ltd**

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It is important that you read this document

This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser you choose

What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give you advice about category two financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products. I am a specialist personal risk adviser and can provide advice as well as transactional services relating to life, disability and medical insurance

What should I do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning (09) 551 4726 by email mike@morfin.co.nz or in writing, 16 Bankside Road Millwater, Auckland, New Zealand.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz, calling 0800 347 257 or in writing to P.O BOX 5967 Lambton Quay, Wellington 6145

How am I regulated by the government?

You can check that I am a registered financial adviser at <http://fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the financial markets authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under "What should you do if something goes wrong").

Declaration

I, Mike O'Reilly, declare that, to the best of my knowledge and belief, this information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010

Signed: _____ Date: ____/____/____

This disclosure statement (version number 1) was prepared on 1st July 2017

**Mortgage Adviser at Morfin**

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What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give you advice about category 2 financial products such as home loans, mortgages and mortgage structures.

I am a specialist mortgage broker and can provide you with transactional services relating to mortgages.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning, emailing or putting a letter in writing to myself on the above contact details.

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Declaration

I, Heather Roney declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: _____ Date: ____/____/____

This disclosure statement (version number 1) was prepared on 1st July 2017