

## Website Information for Financial Advice Provider

### About MTF Finance

Motor Trade Finance Limited (FSP26831, trading as **MTF Finance**) holds a licence issued by the Financial Markets Authority to provide financial advice services.

MTF Finance has MTF Finance Franchises who are authorised under MTF Finance's licence to provide financial advice services. MTF Finance financial advisers work for MTF Finance or MTF Finance Franchises.

### The nature and scope of the financial advice we give:

#### *Advice on Home Loans*

MTF Finance provides advice to our clients about their home loans. We only provide financial advice in relation to home loan products provided by the following lenders:

Lender 1, Lender 2, Lender 3

#### *Non-advised services*

MTF Finance provides its clients with other services such as personal loans . We do not currently provide financial advice on personal loans.

We do not provide financial advice services on:

- Financial protection for you and your family in the event of death, ill health, or long-term incapacity
- Insuring your home, contents, car, or other asset insurance
- Any form of investment advice
- Asset protection and estate planning
- General taxation

### The duties we have when providing financial advice services:

MTF Finance, and our advisers, have duties under the Financial Markets Conduct Act relating to how we provide advice.

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- exercise care, diligence, and skill in providing you with advice.
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are 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](http://www.fma.govt.nz)

**Our fees for financial advice:**

In most cases, MTF Finance does not charge fees, expenses or any other amount for any financial advice provided to its clients.

If your loan does not meet the usual lending criteria or is more complex and needs to be referred to a specialist lender, we will charge a fee for the financial advice that is provided to you. This fee will be percentage based (up to a maximum of 1% of the loan amount) and will be agreed upon and authorised by you before the service is completed.

This fee will be added to the total loan amount and will be paid to MTF Finance by the lender when you take out the loan. Whether a fee will be charged, and the way it will be charged will be advised when the advice is provided to you.

If you take out a mortgage loan arranged by us and then repay or refinance your loan within 28 months of the loan being advanced, MTF Finance reserves the right to charge you a fee.

- This fee, known as “clawback recovery,” is charged to us by the lender in that situation and it will be charged to you at the lower of the actual commission clawback amount or 0.50% of the loan balance repaid.

**Conflict of interest:**

MTF Finance and our financial advisers receive commissions from the Lenders with whom we arrange your home loan. If you decide to take out a mortgage, the amount of commission is based on the amount and type of mortgage. We may receive an ongoing annual commission over the life of the home loan.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise our clients’ interests above their own, we follow an advice process that ensures our recommendations are made based on each client’s goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake regular financial advice reviews, and our compliance programme is reviewed annually.

We have identified the following potential conflict of interest:

Your MTF Finance adviser may have a financial interest in the business as a shareholder of Motor Trade Finance Limited. Any issue of shares, payment of dividends or other distributions to shareholders by Motor Trade Finance Limited has no effect on the service provided.

Conflicts of interests are regularly monitored, and we maintain registers of any gifts or incentives received.

**Our complaints process:**

Your feedback is particularly important to us. If you would like to provide feedback or feel we have let you down in any way, we would like to know about it so we can do our best to resolve any issues. We have an internal complaints process and aim to deal with any complaint promptly and fairly.

Please contact us by:

- Contacting your financial adviser or the MTF Finance Franchise they work for. Their contact details can be found on our [website](#) or
  - Emailing [info@mtf.co.nz](mailto:info@mtf.co.nz) or calling our support team/Complaints Manager on 03 477 0530
- Within two (2) working days, we will provide a written acknowledgement of your complaint and give you the details of who is handling your complaint and how to contact them.
- Within ten (10) working days of receiving your complaint, we will write to you with our final response. Where a claim relates to more complex matters, we may need to extend that timeframe, which we will do by writing to you within those ten working days.

If our internal complaints process cannot resolve your complaint to your satisfaction, you can contact our approved dispute resolution scheme being the Insurance & Financial Services Ombudsman Scheme (IFSO). IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint. You can contact IFSO as follows:

Insurance & Financial Services Ombudsman Scheme  
PO Box 10-845, Wellington 6143  
Freephone 0800 888 202  
Email: [info@ifso.co.nz](mailto:info@ifso.co.nz)

**Our contact details:**

Motor Trade Finance Limited trading as MTF Finance (FSP26831) is the Licensed Financial Advice Provider.

Phone: 03 477 0530

E-mail: [info@mtf.co.nz](mailto:info@mtf.co.nz)

Physical Address: 1/98 Great King Street, Central Dunedin, Dunedin

Postal Address: PO Box 885, Dunedin, 9054