

The HTL Group

Financial Adviser Disclosure Statement

Name of Financial Adviser

Serina Nicholson

I am a Financial Adviser (FSP1001858) and am engaged by HTL Group Ltd (FSP697011) T/A The HTL Group to provide financial advice on their behalf.

My contact details are as follows:

A: 27 Eliot Street, New Plymouth 4312

M: PO Box 910, New Plymouth 4310

P: 027 844 4169

E: serina@thehtlgroup.co.nz

This disclosure statement was prepared on.
01 May 2025

Nature & Scope of my Advice

We provide financial advice on specific mortgage products. This details specific mortgage advice that I am providing to you and any advice we are not covering off right now. If you feel this is not inline with your expectations, please let me know.

Limitations

We will base our advice on your personal goals and circumstances we record in your Risk Assessment and Client Needs Analysis, and on any additional information you provide to me. These goals and circumstances will be summarised in a Statement of Advice / recommendation.

The HTL Group Limited offer additional advice on -

- General Insurance – Domestic, Commercial and Agricultural
- Life & Health Insurance
- Wealth, Investment and KiwiSaver

Fees and commission.

The lender may pay us a commission if you decide to take up our advice and when your loan settles. The specific commission will be disclosed to you in our statement of advice.

There is no fee payable for the provision of our mortgage advice.

However, I may charge you for the financial advice that I provide you if you cancel or refinance your mortgage within the first 28 months after it settles.

The commission I receive is shared with The HTL Group Limited for providing me with compliance support, training, and back-office support.

My Obligations to You

As a Financial Adviser, I / we have a duty to:

- Give priority to your interests by taking all reasonable steps to ensure my advice is not materially influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet the standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that I have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure I treat you as I should and give you suitable advice).

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Conflicts of Interest

I am remunerated by salary and commission, both of which are paid by The HTL Group.

To ensure that The HTL Group's financial advisers prioritise each client's interests above their own, they follow an advice process that is designed to ensure their recommendations are made based on the client's circumstances and financial goals and are suitable for the client.

The HTL Group also:

- Has a quality assurance program in place to monitor the advice our financial advisers provide.
- Ensures training is provided to all financial advisers about how to manage conflicts of interest.

Reliability History

Neither The HTL Group Ltd nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from The HTL Group.

Providers and Advice Type

Providers I work with:

ANZ, ASB, BNZ, Westpac, Kiwibank, ASAP Finance, Avanti Finance, Basecorp, Cooperative Bank, CMFL, Bank of China, Bluestone, Cressida Capital, DBR, First Mortgage Trust, Funding partners, Heartland Bank, Liberty, Pepper Money, Plus Finance, Prosopa, SBS, TSB, ASB Go Home Loans, Pallas, Capital, and Southern Cross Partners.

Privacy Policy

The information that you provide to us may be used for the purposes set out in our Privacy Policy. By proceeding, you agree to our Privacy Policy found here:

thehtlgroup.co.nz/page/privacy-policy/101/105/

More Important Information

For more information regarding us, our duties and obligations to you, and our complaints process, please visit our website:

thehtlgroup.co.nz/page/disclosure-information-for-clients/101/

Declaration

I, Serina Nicholson declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.

Signature



Serina Nicholson

Date

01 May 2025

Client Acknowledgement

I/We confirm that I/We have received a copy of this disclosure statement.

Signature:

Name:

Date: