Disclosure statement – Serina Nicholson (FSP1001858)

I am a Financial Adviser (FSP1001858) and am engaged by HTL Mortgages Ltd (FSP1012256), HTL Mortgages Ltd operate as an authorised body under a Financial Advice Provider licence issued by the FMA in the name of HTL Group Ltd (FSP697011)

My Contact details are as follows:

Address: 27 Eliot Street, New Plymouth
Tel: 027 298 6681
Email: serina@thehtlgroup.co.nz

## Nature & Scope of Advice

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

**Providers I work with:**

I have a relationship with Kiwi Adviser Network who are a leading finance aggregator.To view an updated list of the lenders I can arrange finance through please click the link below:
https://www.kiwiadvisernetwork.co.nz/why-kan/lending-panel

## 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.

## Fees & Expenses

The lender may pay us a commission if you decide to take up our advice and your loan settles. The specific commission will be disclosed to you in our statement of advice.
In certain circumstances I may charge you a fee rather than receive commission from a lender. You will be informed where this is the case.

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.

## 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 behaviour, 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).

## Conflicts of interest

I am remunerated by salary and potentially by a discretionary bonus, both of which are paid by HTL Mortgages Ltd.
We do have in place some referral relationships. You will always be advised as to whether this is material to our relationship with you.

I am also a shareholder of HTL Mortgages Ltd, meaning I could be paid dividends dependent on company performance.

**Incentives**

From time to time our product providers assist with funding for conferences or professional development opportunities.

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

The HTL Group also:

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

## Reliability history

Neither HTL Mortgages Ltd, 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 HTL Mortgages Ltd.

## Who do I contact with any complaints and/or disputes?

If you are not fully satisfied with our services or wish to make a complaint, please speak to your Financial Adviser in the first instance. If your complaint is not resolved to your satisfaction your financial adviser will refer your complaint to The HTL Group or you can contact them directly:

Mail: Complaints Officer
The HTL Group
PO Box 910,
New Plymouth 4340
Phone: 0508 267 267
Email:shay@thehtlgroup.co.nz

View our full Complaints Process:
https://www.thehtlgroup.co.nz/complaints

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact The Insurance & Financial Services Ombudsman.
The Insurance & Financial Services Ombudsman Disputes Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint.

**The Insurance & Financial Services Ombudsman Disputes Resolution Scheme**

**Address:**
PO Box 10-845
Wellington 6143
**Telephone number:**
04 499 7612 or Freephone 0800 888 202
**Email address:**
info@ifso.nz

## Privacy Policy

We collect personal information directly from you, and sometimes from other sources. If we collect personal information about you from someone else, our Indirect Collection Source Schedule explains the kinds of sources we use, what we may collect, why we collect it, and who it may be shared with.

View our full Privacy policy:
https://www.thehtlgroup.co.nz/privacy-statement

View the schedule: HTL Indirect collection source schedule

## More important information

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

https://www.thehtlgroup.co.nz/disclosure

## 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.



**Serina Nicholson**

**1 October 2026**