



FOCUS
MORTGAGE & INSURANCE
services

Terms of Engagement

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TERMS OF ENGAGEMENT

Who I am

Adviser	Jackie Sinclair
Company	Focus Financial Group Ltd
Contact Details	1/12 Penn Pl, Upper Riccarton, Christchurch 8041. PO Box 31-052, Ilam, Christchurch 8444. Email: jackie@ffgl.co.nz , Phone: 021 0294 6549, Fax: 03 357-8104 Freephone: 0800 334-338

What I do

I am a Registered Financial Adviser who specialises in providing advice and transactional solutions for clients in the area of Mortgages. I have an arrangement in place where I refer any Risk Insurance services that are required to a third party.

How I work

I work in the following manner:

- We will agree on areas of advice requirements and establish our terms of our engagement.
- I will get to know you and gather all necessary facts of your situation and identify your specific needs and objectives.
- I will facilitate the application process for agreed products and services.
- I will prepare and present a statement of advice outlining my recommendations and implement any such agreed recommendations.
- I will monitor the implementation and review these strategies and actions on a regular basis.
- I also provide an ongoing service of assisting you in managing the re fixing of your mortgage facilities and processing any insurance claim requirements you may have.

Experience and Qualifications

I have had over 17 years experience in the finance industry, 3 years as a Mobile Mortgage Manager and a number of years as a Business Manager. In 2018 I joined Focus Financial Group Ltd and have operated as a Mortgage and Risk Adviser since.

I hold the New Zealand certificate in banking.

Product Providers

I am an Accredited Adviser with the following companies and recommend the products and best fit your circumstances and requirements.

Mortgage Providers – AMP, ANZ, ASB, BNZ, Westpac, Avanti Finance, Freedom Mortgages, General Finance, DBR Property Financiers, Liberty Financial, The Co-operative Bank, Sovereign Home Loans, Southland Building Society (SBS), Taranaki Savings Bank (TSB), Resimac Home Loans, Southern Cross Financial and Cressida Capital Ltd.

Risk Insurance Providers – Asteron, One Path, Partners Life, Sovereign and Tower.

How I get paid

On settlement of a mortgage, or issuance of a risk insurance policy, I receive commission from the above product providers I deal with. The commission is generally of an upfront nature, but may also include a small renewal, or trail commission. I also do receive a fixed rate roll over fee from some providers if I assist in re-fixing your loan.

A full schedule of all providers and their commission rates is available on request.

In the rare event that you may require me to act on your behalf in a transaction whereby I do not receive a commission from the above panel of providers, or you request me to act on your behalf with a provider we do not hold an accreditation with, I may charge a one-off fee for this work to be completed. Any such fee would be agreed in advance and authorised by you in writing.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information, please ask so that I can explain.

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

4. The information will be held by me at: 1/12 Penn Pl, Upper Riccarton, Christchurch 8041

Scope of Service and Engagement

The following are the areas, or advice, or product that you are requesting from me, subject to any specific objectives or limitations of our engagement.

Unless noted below, our discussions and my advice will be in relation to assisting you to manage you and/or your family’s financial security on the basis of the following:

- House or Business funding (Mortgage)
- suffering a serious illness or disability (Trauma Insurance)
- suffering a permanent disability (Permanent Disability Insurance)
- loss of income through sickness or disability (Income Protection Insurance)
- requiring timely hospital or specialist treatment (Health Insurance)
- Untimely Death (Life Insurance)
- Other (please specify below)

Specific limitations of this analysis and/or advice documentation

Other specific objectives, tasks or terms of this engagement

I authorise Jackie Sinclair of Focus Financial Group Ltd to refer my contact details to Paula Jones of Jones Insurance & any further information including Date of birth, address, income, assets & liabilities to enable Paula to assess prior to meeting with you. I understand that Jackie Sinclair may receive a referral fee or percentage of the commission if a policy is taken.

I authorise Jackie Sinclair of Focus Financial Group Ltd to refer my contact details to Paula Jones of Jones Insurance. I understand that Jackie Sinclair may receive a referral fee or percentage of the commission if a policy is taken.

I authorise Jackie Sinclair of Focus Financial Group Ltd to refer my contact details to a representative of Tower Insurance to contact me to discuss my House, Contents and/or Motor Vehicle insurance requirements.

Acknowledgements

I may be required to give evidence that I have explained specific requirements, or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place?

Disclosure Statement

I / We acknowledge that I / we have received a Disclosure Statement from the adviser named in this document. This document was current and dated:

25th September 2018

Version 2.1

Provision of Information

I / We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

Privacy Act

I / We acknowledge I / We have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

Adviser Remuneration

I / We acknowledge I / We have had the basis of adviser remuneration explained and I / we agree to the option indicated on the previous page.

Client name: _____ Client name: _____

Signature: _____ Signature: _____

Date: ____/____/____ Date: ____/____/____