

Public Disclosure Document for Carolyn Calder

I am a financial adviser who runs a licensed financial adviser business called Legend International Mortgage Brokers 1998 Limited, trading as Legend International Mortgage Brokers 1998 Limited. I advise on Mortgage Finance.

Licensing Information

Legend International Mortgage Brokers 1998 Limited (FSP761632, trading as Legend International Mortgage Brokers 1998 Limited) holds a licence issued by the Financial Markets Authority to provide financial advice.

Nature and Scope of the Advice

I provide advice to my clients about their mortgages. I provide financial advice in relation to mortgages. I only provide financial advice about products from certain providers:

- For mortgages, we work with numerous lenders including –BNZ, Liberty, Bluestone, Avanti, SBS Bank, Southern Cross and several private lenders.

Fees and Expenses

I do not usually charge fees, expenses or any other amount for any financial advice provided to my clients.

I may charge a fee for arranging mortgage finance for a client where the lender does NOT pay the advisor, or the fee is insufficient to cover the cost of the transaction. Whether a fee will be charged will be advised before the work is performed. If such a fee is charged it will be calculated at between 1% and 3% of the mortgage amount advanced. This fee will be payable either by the solicitor on settlement day or by the client by the 20th of the month after an invoice is issued.

I may charge a fee for the financial advice provided to a client where a client repays all or part of the mortgage during the lenders claw back period (Can be up to 28 months). Whether a fee will be charged and the way it will be charged will be advised when the advice is provided to the client. This fee will be payable by the client by the 20th of the month after the repayment occurs.

Conflicts of Interest and Incentives

For mortgages, I receive commissions from the banks with whom we arrange mortgages. If you decide to take out the mortgage, the bank will pay a commission to me. The amount of the commission is based on the amount of the mortgage.

To ensure that my financial advice prioritises my clients' interests above their own, I follow an advice process that ensures my recommendations are made based on each client's goals and circumstances. I undergo annual training about how to manage conflicts of interest.

Complaints Handling and Dispute Resolution

If you are not satisfied with my financial advice service you can make a complaint by emailing cc.legend@xtra.co.nz, or by calling: 027 608 6202. You can also write to me at: P O Box 322, Rangiora, 7440. When we receive a complaint, we will consider it following our internal complaints process:

- I will consider your complaint and let you know how I intend to resolve it. I may need to contact you to get further information about your complaint.
- I aim to resolve complaints within 10 working days of receiving them. If I cannot, I will contact you within that time to let you know I need more time to consider your complaint.
- I will contact you by phone or email to let you know whether I can resolve your complaint and how I propose to do so. If I cannot resolve your complaint, or you are not satisfied with the way I propose to do so, you can contact Financial Disputes Resolution Services.

Financial Disputes Resolution Services provides a free, independent dispute resolution service that may help investigate or resolve your complaint if I have not been able to resolve your complaint to your satisfaction.

You can contact Financial Disputes Resolution Services by emailing enquiries@fdrs.org.nz, or by calling: 0508 337 337. You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6011.

Duties Information

I, and anyone who gives financial advice on my behalf, has a duty under the Financial Markets Conduct Act 2013 relating to the way that that advice is given. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not 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 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). 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 <https://www.fma.govt.nz>

Contact Details

Legend International Mortgage Brokers 1998 Limited (FSP761632, Trading as Preferred Mortgages) is the financial advice provider. You can contact us at:

Phone: 027 608 6202

Email: cc.legend@xtra.co.nz

Address: P O Box 322, Rangiora 7440