



Authority Declaration & Terms of Engagement

Lending | Insurance | KiwiSaver | Wealth & Investments

WHO WE ARE

Float Financial Advisors Limited is an Auckland-based financial advisory business providing advice and support across lending, insurance, KiwiSaver, investments and wealth planning. Our team works with individuals, families and businesses to help them make informed financial decisions and access suitable products and services.

Independent Advice

Independently owned and not affiliated with any bank, lender, insurer or product provider, allowing us to recommend solutions based solely on your needs.

Personalised Service

Our advisers understand your financial position, goals and needs before making any recommendation. Advice is tailored, transparent and easy to understand.

Adviser Remuneration

Advisers are salaried employees and are not paid individual commissions based on product sales, ensuring advice appropriate for your circumstances.

SCOPE OF SERVICES

Lending

Residential home lending & refinancing, first home buyer lending, investment property, business & commercial lending, asset & vehicle finance, debt restructuring, loan refixing & ongoing support.

Personal Insurance

Life insurance, trauma insurance, total & permanent disability, income protection, mortgage protection & health insurance.

General Insurance

Commercial insurance & home and contents insurance.

Wealth & Investments

KiwiSaver advice, investment planning, financial planning, wealth strategies & retirement planning.

PROVIDERS WE WORK WITH

Mortgage & Lending Providers

ANZ, ASB, BNZ, Westpac, Avanti Finance, The Co-operative Bank, Cressida, Liberty Financial, Unity, Pepper Money, ASAP Finance, CFML, First Mortgage Trust, Southern Cross, NZ Mortgages and Securities, Bluestone, Heartland, MARAC, Bank of China, Plus Finance, Sovereign Home Loans, SBS Bank, DBR, Kiwibank, Better Finance, Blossom, Crowdsphere, Equity Now, Fifo Finance, Finbase, Fund Tap, Funding Partners, General Finance, Go Lend, Homesec, ICBC, Latitude, GEM, Merx, Norfolk, Mike Parkes, NZCU, NZMS, Omega, Pallas Capital, Prospa, Silver Harbour Capital, Simplify, Sort Me, SOS, Switch Me, Unity Credit Union, Vincent Capital, Welcome, Xceda, You Own, Zip Business Capital and Resimac.

Insurance Providers

Partners Life, Asteron, Fidelity Life, PPS, Chubb Life, nib and AIA.

Fire & General Insurance

Tower, Vero, ANDO, QBE, DUAL, Delta, NZI, Chubb, Classic Cover, Star Insurance, HDI Global Specialty and Lloyds.

KiwiSaver, Investment & Wealth Providers

Generate, Milford, Booster, Pathfinder, Goals Getter, Amova AM, Fisher Funds, InvestNow, NZ Funds, Sharesies, Sort Me and SBS Wealth.

HOW WE ARE PAID

Our advisers are salaried employees and are not individually incentivised through commission-based sales. Float Financial Advisors Limited may receive commissions, referral fees, trail commissions or other payments from lenders, insurers or product providers when a loan settles, a policy is issued, or an investment product is implemented. Full details will be disclosed in your Nature and Scope of Advice disclosure.

Payments to Float may include

- Upfront commissions
- Ongoing trail or renewal commissions
- Refix or rollover fees
- Referral or administrative payments

Client Fees

A fee may be charged where a provider does not pay commission, significant additional work is required, or a clawback event occurs. Any fee will always be agreed in writing beforehand.

Clawback Events

If a mortgage is repaid, refinanced externally or materially altered within 27 months of settlement, or an insurance policy is canceled within the clawback period, Float may charge a reasonable fee. **No clawback applies where refinancing is completed through Float. You must disclose in writing if you intend to repay your lending within 27 months.**

YOUR ADVISER & PRIVACY

Adviser Information

Float Financial Advisors Limited employs advisers with experience across banking, lending, insurance and financial services. Your adviser will be happy to discuss their professional background, licensing status and qualifications upon request.

Float Financial Advisors Limited

City Works Depot, Shed 4
90 Wellesley Street West
Auckland 1010

Privacy Statement

Float Financial Advisors Limited is committed to protecting your privacy under the Privacy Act 2020. Your information is securely stored and treated as confidential. We collect and use personal information for the following purposes, and your information may be disclosed to the parties listed below:

We collect & use information for:

- Assessing your financial position and providing advice
- Applications to lenders, insurers and product providers
- Ongoing servicing and support
- Compliance, audit and regulatory obligations
- Fraud prevention and identity verification
- Internal administration and quality assurance
- Marketing relevant products or services

Your information may be disclosed to:

- Lenders, insurers and product providers
- Compliance consultants, auditors and claim assessors
- Credit reporting agencies
- Solicitors, accountants and other professional advisers
- Third-party service providers supporting our operations
- Regulatory bodies where required by law

You have the right to access and correct your information at any time.

CLIENT OBLIGATIONS & REGULATORY DISCLOSURES

Your Obligations

Our advice relies on the information you provide. You agree to:

- Provide complete, accurate and up-to-date information
- Notify us of any material changes to your circumstances
- Carefully review documents and recommendations provided
- Ask questions if you do not understand any aspect of the process

Providing incomplete or inaccurate information may affect our ability to provide suitable advice.

Regulatory Disclosures

Before any recommendation or application is submitted, you will receive a Nature and Scope of Advice Disclosure outlining:

- Nature and scope of services being provided
- Any fees or commissions applicable
- Conflicts of interest
- Duties owed under NZ financial services legislation
- Complaints and dispute resolution information

You acknowledge receipt of these disclosures unless confirmed otherwise in writing.

Complaints & Dispute Resolution

If you are dissatisfied with any aspect of our service, please contact us and we will work to resolve the matter promptly and fairly.

If your complaint cannot be resolved internally, you may refer it to our external dispute resolution scheme. Full details are available in our Public Disclosure documentation.

floatmortgages.co.nz/complaints

AUTHORITY & CONSENT

I/We authorise Float Financial Advisors Limited and its advisers to:

- Act on my/our behalf in relation to lenders, insurers and product providers;
- Obtain information necessary to assess applications and provide advice;
- Submit applications and supporting documentation on my/our behalf;
- Communicate with third parties involved in my/our financial arrangements;
- Receive information relating to existing or future financial products held by me/us.

I/We understand that:

- Float Financial Advisors Limited may receive commissions or other remuneration from providers;
- I/we may be charged fees in specific circumstances as disclosed in these Terms or the Nature and Scope of Advice Disclosure;
- Electronic communications and electronic signatures may be used throughout the process;
- I/we may withdraw consent at any time, subject to legal or contractual obligations.

DECLARATION, PRIVACY DISCLOSURE & CONSENT

I/We acknowledge and agree that:

- Personal information collected during my/our dealings with Float Financial Advisors Limited will be collected, used, stored and disclosed in accordance with these Terms and Float's Privacy Policy;
- Personal information may be provided to lenders, insurers, credit reporting agencies and other relevant third parties as required to assess and manage applications or services;
- Float Financial Advisors Limited and product providers may contact me/us regarding relevant products or services;
- Credit reporting agencies may hold and use my/our information for credit reporting purposes;
- Float and product providers may obtain information from third parties including employers, banks and credit agencies;
- Information supplied by me/us is true and correct to the best of my/our knowledge.

I/We understand that I/we are not legally required to provide personal information. However, failure to do so may affect the ability to obtain advice, finance, insurance or related services. Where I/we provide personal information about another individual, I/we confirm that person's authority and consent has been obtained.

INSURANCE & ?K ?G5 J9F REVIEW

Float Financial Advisors Limited offers complimentary reviews with specialist advisers.

Personal Insurance Review

Your lending and household expenses are serviced by your income. If that income stopped, through illness, injury, or something unexpected, what's plan B? What's plan C? Personal risk insurance is how you make sure those plans exist, so the financial position you've worked hard to build doesn't unwind when life doesn't go to plan.

Float's insurance team may be in touch to have a no-obligation conversation about life, income, trauma, disability, and health cover - looking at what you have, what might be missing, and whether it still fits your situation, your debts, and your family.

If you have cover in place that's been recently reviewed and you're satisfied it reflects your current situation, just let us know.

KiwiSaver & Investment Review

Many New Zealanders are not in the most optimal KiwiSaver fund, often without realising it. The wrong fund type, a contribution rate that doesn't match your situation, or a provider that's quietly under-performing can cost you significantly over time.

Float's KiwiSaver team, alongside you, will look at your fund, contribution rate, and provider to check they're actually working for you. A 1-2% improvement in returns over 20-40 years isn't a rounding error, it's retirement-changing.

If you've recently had your KiwiSaver reviewed and you're confident it's still the right fit, just let us know, no review needed.

CLIENT ACKNOWLEDGEMENTS

I/We confirm that:

- The information supplied within my/our application is true and correct.
- I/We understand that legal, valuation or other third-party costs may apply.

GST Status, please select one:

- I/We are not registered for GST. *(This is mostly applicable if you are borrowing in personal names)*
- I/We are registered for GST, however the security property is not used for taxable activity purposes.
- I/We are registered for GST and the security property is or will be used for taxable activity purposes.

I/We acknowledge that:

- The signing of this document does not guarantee approval of any application;
- Loan repayments remain my/our responsibility throughout the term of any lending arrangement;
- In the event of death, liability for loan repayment may pass to my/our estate;
- I/We have had the opportunity to ask questions and seek clarification regarding these Terms of Engagement;
- I/We have received or have access to Float Financial Advisors Limited's Public Disclosure information.
- I/We have been offered a personal risk insurance and Kiwisaver review

Public Disclosure: floatmortgages.co.nz/public-disclosure

ACCEPTANCE & SIGNATURES

By signing below, I/we confirm that:

- I/We have read and understood these Terms of Engagement;
- I/We authorise Float Financial Advisors Limited to act on my/our behalf;
- I/We consent to the collection, use and disclosure of personal information as outlined above;
- I/We acknowledge receipt of the required regulatory disclosures.

Client Full Name	Signature	Date
_____	_____	_____

Client Full Name	Signature	Date
_____	_____	_____