

Important information about our business

Blueprint Finance Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services.

Financial Services Provider Number is **1006023**.

Our office contact details:

Address: Suite C, 2/8 Manukau Road, Epsom, Auckland

Phone: 0212692779

Email: support@blueprintfinance.co.nz

Website: www.blueprintfinance.co.nz

Nature and Scope of financial advice services

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|---|---|
| Our Services | <ul style="list-style-type: none">● Mortgage● Personal loans● KiwiSaver |
| Products we can provide financial advice about | <ul style="list-style-type: none">● Residential lending including new purchase, refinance, top-ups, construction, refix, restructure & debt consolidation● Personal lending including car loans, asset loans, debt consolidation● KiwiSaver Investments |

**Product providers we
might recommend**

- ASB
 - ANZ
 - BNZ
 - Kiwibank
 - Westpac
 - TSB
 - SBS
 - Co-operative
 - Bank of China
 - Resimac
 - Avanti
 - Bluestone
 - NZCU Baywide
 - Liberty Finance
 - Peppermoney
 - Basecorp
 - Prospa
 - Cressida
 - DBR
 - Finbase
 - First Mortgage Trust
 - Southern Cross Partners
 - NZ Funds
 - Generate
 - Milford KiwiSaver Funds
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Our fees

Generally speaking, Blueprint Finance does not charge for its advice. In some cases we do charge fees where the client's requirements may be more complex or in the case the provider does not pay a commission. The exact fee we will charge will be confirmed before the advice is provided and the client can decide to proceed or not.

Commissions

For services in relation to **loan products**, commissions may be paid by the product provider as follows:

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| Initial Commission | Commission is paid based on a fixed percentage of the value of your loan balance. |
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| Ongoing Commission | Commission is paid based on a fixed percentage of the value of your loan amount usually calculated at the end of each month in which you hold the loan or KiwiSaver balance. |
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For services in relation to **KiwiSaver**, commissions may be paid by the product provider as follows:

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| Initial Commission | Flat Commission amount is paid regardless of the size of your KiwiSaver. |
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| Ongoing Commission | Commission is paid based on a fixed percentage of the value of your KiwiSaver usually calculated at the end of each month in which you hold your KiwiSaver with that provider. |
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Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

We may also refer you to another professional for advice in areas we are not experts in, in some of these cases we will receive commission for the introduction.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is David Chamberlain who can be reached via email at madhav@blueprintfinance.co.nz or 0277744336. David will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. We will acknowledge receipt of your complaint within 2 working days attached with our complaints disclosure.
2. We aim to resolve complaints within 10 working days of receiving them. If we are unable to resolve the issue, we will contact you within that timeframe to let you know we need more time to consider your complaint.
3. We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: **Financial Services Complaints Limited (FSCL)**. This service will cost you nothing, and will help us resolve any complaints.

You can contact FSCL at:

Address: PO Box 5967 Wellington 6140

Phone number: 0800 347 257 or 04 472 3725

Email address: info@fscl.org.nz