

Disclosure Statement

NAME OF FINANCIAL ADVISER	Gerry Tsao
ROLE	Mortgage Adviser
TRADING NAME	Top Finance Limited
ADDRESS	Unit 5D, 331 Rosedale Road, Albany, Auckland 0632
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REGISTRATION NUMBER	73041

This disclosure statement was prepared on 16th May 2018

It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser.

I can give you advice about a wide range of mortgage products and planning as defined in the Financial Advisers Act 2008.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any of my service, please tell me so that I can try to fix the problem. You may contact me by telephoning 09 9488 777, by email or in writing to PO Box 2119, Shortland St, Auckland.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited (FSCL). This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd (FSCL) at:

BO Box 5967
Wellington 6011
Telephone: (04)472 3725
Email address: www.fscl.org.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>.

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under What should you do if something goes wrong?).

Declaration

I, Gerry Tsao declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and Financial Advisers (Disclosure) Regulations 2010.

Yours sincerely

A handwritten signature in black ink that reads "Gerry Tsao". The script is cursive and fluid, with the first letters of each word being capitalized and prominent.

Gerry Tsao

Terms of Engagement

PREPARED FOR

DATE

NAME OF FINANCIAL ADVISER Gerry Tsao

COMPANY NAME Top Finance Limited

ADDRESS Unit 5D, 331 Rosedale Road, Albany, Auckland 0632

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 House and or Business funding (Mortgage)

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.

Adviser Remuneration

On settlement of a mortgage, I receive commission from the 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.

In the event that you have requested me to prepare and obtain an approval from product providers, and I was able to subsequently acquire the approval from the said providers, if for any reason you then seek another agent or adviser to represent you without giving me prior notice and the chance to rectify and or better represent your needs, a fee of \$1,000 will be charged for the time spent in preparing and obtaining the approval.

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. d) The information will be held by me at Unit 1A, 331 Rosedale Rd, Albany, Auckland.

Lock-In Clause

On the settlement of your mortgage, you agree to keep your loan (including the maintenance of your loan) with us, for at least ____ months - with the date commencing from settlement date.

Should you move part or all of your mortgage to another financial institution either directly or through another broker within this period, without giving me prior notice and the chance to rectify and/or better represent your needs, you agree to reasonably reimburse our commissions on a pro rata basis from the time of settlement.

Signature: _____

Signature: _____

Acknowledgments

I may be required to provide 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:
_____ / _____ / _____

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.

Lock-In Clause

I / We acknowledge, that I / We have had the lock-in period explained and I / we agree to the lock-in period indicated on the previous page.

Client name: _____ Client name: _____

Signature: _____ Signature: _____

Date: _____ / _____ / _____ Date: _____ / _____ / _____

Decision Not To Proceed

I am required to inform you of the personal risk and advise you to seek more personalized assessment from a Risk Adviser. Can you please acknowledge by signing below that these requirements have taken place?

I / We acknowledge that I / we have read and understood the recommendations and confirm that I / We have decided not to proceed with any of these recommendations at this time.

I/ We understand that any personal information collected with regards to Risk assessment will be held by **Top Insurance at Unit 5D, 331 Rosedale Road, Albany, Auckland 0632.**

I / We understand that access to and correction of our personal information may be requested by us at any time.

Client name: _____ Client name: _____

Signature: _____ Signature: _____

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

