



PAA MORTGAGE ADVISOR'S PERSONAL DISCLOSURE STATEMENT

Name of Advisor: **Lisa O'Neill**

Name of Firm: **Kapiti Finance Services Limited**

Address: **134 Renown Road, Raumati South 5255**

Tel No: **04 299 1374**

Email Address: **lisa@kapitifinance.co.nz**

Client's Name:

NATURE OF BUSINESS

1. I am a practising Professional Advisors Association (PAA) Mortgage Advisor, arranging home loan facilities for clients. I have access to the following Lenders:

ANZ, ASB Bank, Avanti Finance, Better Mortgage Management, Freedom Mortgages, General Finance, Liberty Financial, Lloyds TSB, NZF, PSIS, Sentinel, Sovereign Home Loans, Southland Building Society.

I have operated as Mortgage Advisor since: **December 2006**

3. Generally I hold broker agreements directly with lenders I direct business to and/or am a member of an aggregator (listed below) which holds such agreement.

Name of Group: **Allied Kiwi Limited**

Address: Private Bag 31905, Lower Hutt 5040, New Zealand

PERSONAL HISTORY

4. I have the following relevant experience:

I have worked as a Mortgage Advisor since 1st December 2006. Prior to this I worked in banking for approximately ten years in a range of roles – Branch Manager, Assistant Manager, Personal Banker, Customer Services officer.

MEMBERSHIP OF INDUSTRY ASSOCIATION

5. I hold a current practicing certificate with the PAA and my business complies with the Association's Code of Ethics. A copy of the Code of Ethics is available from www.paa.co.nz.

The PAA has a no cost formal complaints process for the protection of clients. A copy of the complaints procedure and reasons to make a complaint are available on the PAA website - www.paa.co.nz. Complaints must be made in writing to;

The Chief Executive Officer

PAA
P.O.Box 38105
Wellington
www.paa.co.nz

I am also a member of the Newpark Financial Services group.

PROFESSIONAL INDEMNITY INSURANCE

6. For your protection, I have Professional Indemnity Insurance of \$1 million underwritten by Lumley General Insurance (NZ) Ltd. This insurance policy offers protection from financial loss due to fraud, gross negligence, gross misrepresentation, etc, (where claims are proven).

REMUNERATION *

7. In the normal course of business, I receive commission from the lenders that I place client's home loans with. This is confirmed by the Authority & Declaration signed by

my client(s) on the PAA application form or loan application form*. A copy is presented at the time of application and includes the words:

I understand that the advisor/ broker does not charge me for these services (unless specifically negotiated in advance), but receives a commission from the lender providing the loan.

PRIVACY ACT

8. All discussions and information shared with me are subject to the Privacy Act 1993. You are entitled to access to and information from your file upon request. A detailed description of the authorised use of the information you supply is covered in the Authority & Declaration you sign with each application you make with me.

OTHER MATTERS REQUIRING CLARIFICATION/RECOMMENDATION

9. Legal and Accounting issues - Any discussions on legal and accounting issues do not replace advice from professionally qualified specialist advisers (solicitors and accountants). I strongly recommend that you obtain such independent and specialist advice.

10. Professional Risk Insurance - clients should review their personal risk insurance requirements. Making a financial application in no way implies that such a review has been applied for with me and specialist advice should be obtained. Should you wish to complete such a review, I am able to assist with this.

PERSONAL DISCLOSURE

11. I hereby certify that in the preceding five (5) years, I have not been:

- **a.)** The subject of a successful claim (for dishonesty, negligence or misrepresentation) under any Professional Indemnity Insurance Policy held by more or on behalf of me.
- **b.)** Convicted of an offence of dishonesty or any relevant offence under any Act or law applying in New Zealand, nor been a director of a company so convicted.
- **c.)** Adjudicated bankrupt, nor are an undischarged bankrupt, nor have had a bankruptcy discharged.
- **d.)** Prohibited by law from taking part in the management of a company.

Nor are there any proceedings currently being taken against me, (or any company of which I am a director) under any of the above (a – d) or with respect to my accredited membership of the Professional Advisors Association.

DECLARATION

I declare that this PAA Disclosure Statement meets the minimum disclosure requirements of the PAA's Membership Rules.

Dated:

Signed by the Advisor/ Broker: _____

Full Name: **Lisa O'Neill, Kapiti Finance Services Limited**

CLIENT ACKNOWLEDGEMENT

I/we * acknowledge that our Mortgage Advisor/ Broker has explained the contents of this Personal Disclosure Statement and given me/us * a copy.

Dated: _____

Signed: _____

Full Name: