

Disclosure Statement for Daniel Lipman

Mortgage Adviser at iRefi Limited

Email: daniel@irefi.co.nz Mobile: 021 269 2779
Address: Unit C9 Promenade Building, 1 Ara Tai Drive,
Half Moon Bay, Auckland 2012
Postal: PO Box 54183, The Marina 2144, iRefi Ltd
Website: www.irefi.co.nz

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 authorized, financial adviser. I can give you advice about category 2 financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products. I specialize in mortgage advice.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning 022 398 2621, by email andrew@irefi.co.nz, or in writing to PO Box 54183, The Marina 2144, iRefi Ltd.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing complaints@fscl.org.nz, calling Kylie Gore on 0800 3472 57, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

How am I regulated by the Government?

You can check that I am a registered financial adviser online at 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 procedure described above (under "What should you do if something goes wrong?").

Terms of Engagement

Thank you for choosing iRefi Limited to advise and implement your mortgage and insurance requirements. We are excited to work with you to become mortgage & financially free faster!

What we do

We are registered financial advisers, who specializes in providing advice, implementing and manage solutions for clients in the areas of mortgage.

Memberships

Memberships

iRefi Limited is a member of the NZFSG, one of the biggest financial service groups in Australasia who actively manage over 1000+ advisers across New Zealand. iRefi is also a member of FSCL, and is bound by their code of ethics.

Declaration

I, Daniel Lipman, 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 the Financial Advisers (Disclosure) Regulations 2010.

Date 5 November 2018

Signature 

This Disclosure Statement was updated on 5 November 2018

Important Contacts

Financial Services Complaints Limited

www.fscl.org.nz
info@fscl.org.nz
0800 347 257 or 04 472 3725
Fax 04 472 3728
PO Box 5967, Lambton Quay, Wellington 6145

Insurance and Savings Ombudsman Scheme

www.ifso.nz
info@ifso.nz
0800 888 202 or 04 499 7612
Fax 04 499 7614
IFSO Scheme, PO Box 10-845, Wellington 6143

Banking Ombudsman Scheme

www.bankomb.org.nz
help@bankomb.org.nz
0800 805 950
Fax 04 471 0548
Freepost 218002, PO Box 25327,
Featherston Street, Wellington 6146

Financial Disputes Resolution Scheme

www.fdrs.org.nz
enquiries@fdrs.org.nz
0508 337 337
Fax 04 918 4901
Freepost 231075, PO Box 2272, Wellington 6140

Who we are

iRefi Limited was founded in 2015 to provide diligent mortgage advice and make it easily accessible to every kiwi family through online platforms. Within the first 24 months of launching the Mortgage Snapshot, iRefi had over 8000 users & reviewed over \$2billion worth of mortgages. Currently managed by Andrew Malcolm, Blandon Leung, and Brandon Lipman.



Product Providers

iRefi Limited has accreditations with the following companies and our advisers will recommend the products and solutions that he/she believes will best fit your requirements and circumstances.

Main Bank Providers

ANZ, ASB, Bank of China, BNZ, Co-Operative Bank, SBS Homeloans, Kiwibank, TSB Homeloans, Westpac

Non-Bank Providers

DBR Finance, Avanti Finance, Cressida Finance, Liberty Financial, First Mortgage Trust, Resimac

How we get paid

On the settlement of a mortgage, we receive a commission from the above product providers we deal with. The commission is generally of an upfront nature but also may include a small renewal or trail commission. We also receive a fixed rate rollover fee from some providers if we refix your home loan.

Unlike the majority of mortgage and insurance advisers in the industry, iRefi Advisers are paid a base salary and bonuses with team production and retention targets (as opposed to transactional and commission driven.)

iRefi Advisers are strictly unaligned which means we provide advice and recommendations based on your situation and needs rather than any contractual obligation.

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.

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. The information will be held by me / us at: 1 Ara Tai Road, Half Moon Bay, Auckland 2012

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 assisting you to manage yours and/or your family's financial security in the event of:

- House or Business funding (Mortgage)
- Other (please specify)

Specific limitations of this analysis and/or advice documentation

Other specific objectives, tasks or terms of this engagement

Acknowledgements

I may be required to 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:

Date (dd/mm/yyyy) _____

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.

Name (Client 1) _____

Signature _____

Date (dd/mm/yyyy) _____

Name (Client 2) _____

Signature _____

Date (dd/mm/yyyy) _____

I would like to receive an electronic copy of this document