

CONFIDENTIAL



NATURE AND SCOPE OF ADVICE

Produced by
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Important Disclosures

Providers & Advice Type

Providers I work with:

ASB, ANZ, BNZ, Westpac, ASAP Finance, Avanti Finance, Bluestone, Liberty Financial, First Mortgage Trust, The Cooperative Bank, SBS Bank, Basecorp, Southern Cross Partners, DBR, Cressida Capital, Pepper Money, Prospa, Resimac, Bank of China (New Zealand Limited), China Construction Bank (NZ) LTD, Funding Partners (CFML), Heartland Bank, ICBC Industrial and Commercial Bank of China (New Zealand) Limited, Plus Finance, Pallas Capital, Unity.

We do not provide financial advice services relating to:

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Personal Insurance advice
- Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.)

You will need to consult an appropriate specialist if you would like advice on the above.

Commissions and incentives

I may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.50% and 0.85% of the initial mortgage balance or amount funded. I may/will also receive 0.15% to 0.20% of the mortgage balance on each anniversary.

The commission I receive is shared with Lift Capitals Limited t/a Homelend for providing me with compliance support, training, and back-office support.

Conflicts of interest

I am paid commissions by lenders when a mortgage settles and in some cases at the mortgage anniversary each year.

I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. I research suitable products and providers to ensure the advice meets your needs.

I also undergo annual training on how to manage any conflicts of interest and record any conflicts in a register that we review and manage.

Lift Capitals Limited t/a Homelend is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees and expenses

I do not charge you a fee if you decide to take a loan. The lender may pay us a commission if you decide to take up our advice and when your loan settles. However, I may charge you for the financial advice that I provide if you cancel or refinance your mortgage within the first two years after it settles. We will use the following formula to calculate the fee:

Fee for our financial advice = \$**x** for **X** hours of work calculated at \$250 per hour

We will invoice you for this fee and it will be payable within 5 working days after the cancellation of your policies. Details of how to make payment will be included on the invoice.

One off fee

In some cases that you may require me to act on your behalf in a transaction whereby I do not receive a commission from the above panel of providers or you request me to act on your behalf with a provider we do not hold an accreditation with I may charge a one off fee for this work to be completed. Any such fee would be agreed in advance and authorised by you in writing.

Reliability history

A reliability event is something that may materially influence your decision on seeking advice from Lift Capitals Limited t/a Homelend or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Lift Capitals Limited t/a Homelend nor I have been subject to a reliability event.