



INVESTOR MORTGAGES

BROKERS PERSONAL DISCLOSURE STATEMENT
JOY MARIE COUGHLAN - Mortgage Broker and Advisor

Contact Details

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It is important that you read this document

This information will help you choose a financial advisor that best suits your needs.

It will also provide some useful information about the financial advisor that you choose.

What sort of advisor am I?

I am a registered, but not authorised, financial advisor. I can give you advice about category 2 financial products such as mortgages, life insurance, health insurance, risk insurance, credit contracts and other mortgage/insurance products.

I am a specialist mortgage broker and advisor and can provide you advice as well as transactional services relating to mortgages.

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 and fix the problem. You may contact our internal disputes service by telephoning 03 344600 or by email

joy@investormortgages.co.nz, or in writing to PO Box 23-025, Christchurch 8445/

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Ltd. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Service Complaints Ltd by email info@fscl.org.nz or calling 0800348257 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 advisor at www.fspr.govt.nz. The Financial Markets Authority regulates financial advisors. Contact them 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.

Declaration

I, Joy Marie Coughlan, 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 Advisors Act 2008 and the Financial Advisors (Disclosure) Regulations 2010.

Signed