

# ADVISER DISCLOSURE STATEMENT

## ABOUT ME

**Name of adviser:** Karen Marie Renwick  
**FSP number:** FSP 433726  
**Company name:** Orbis Finance Limited  
**Trading name:** Mortgage Link Albany  
**Physical address:** 214 Coatesville-Riverhead Highway  
Albany, Auckland, 0793  
**Postal address:** 214 Coatesville-Riverhead Highway  
Albany, Auckland, 0793  
**Phone:** 021 126 7963  
**Email:** karen.renwick@mortgagelink.co.nz

This disclosure statement was prepared on: 15<sup>th</sup> September 2017.

## 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 Financial Adviser, but not an Authorised Financial Adviser. I am able to provide personalised financial advice on Category Two products.

## PRODUCTS AND SERVICES OFFERED:

- Home loans
- Business loans
- Personal loans
- Review of existing lending facilities

## 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 in the first instance so I can try to fix the problem.

You may contact my internal complaints scheme by telephoning, emailing or writing to the Managing Director, Mortgage Link (NZ) Limited, Unit D, 1-1 Antares Place, Rosedale, Auckland, (09) 3941861, email: josh.bronkhorst@mortgagelink.co.nz.

If your complaint is still not resolved to your satisfaction, or you decide not to use the internal complaints procedure, you can contact my External Disputes Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd at:

Address: 13th Floor, 45 Johnston Street, Wellington or PO Box 5967 Lambton Quay Wellington 6145

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

## HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial services provider at [www.fspr.govt.nz](http://www.fspr.govt.nz). The Financial Markets Authority (FMA) authorises and regulates financial advisers. Contact the FMA for more information, including financial tips and warnings.

You can report on or complain about my conduct to the FMA but in the event of a disagreement, you may first use the dispute resolution procedures described above (under WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?).

## DECLARATION

I, Karen Marie Renwick, declare 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 of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Adviser Signed: \_\_\_\_\_ Date: \_\_\_\_\_