

PRIMARY DISCLOSURE STATEMENT

Full name of the Financial Advisor	Jasmeet SINGH
Registration number of Financial Advisor	FSP 611289
Business Name:	Entrust Finance NZ Ltd
Business Address	Level 1, Quad 7 Building, Leonard Isitt Drive, Auckland Airport
Phone Number	09 5891313
E-Mail Address	Jsingh@jasmeetsingh.co.nz
Mobile Number	0278121313

It is important to 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. Contingency

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

How can I help you?

The financial advice we provide you will be based on the information you provide us. The table below sets out the products for which I am qualified to provide you with financial advice.

Please select the services for which you would like to engage my services.

CATEGORY: MORTGAGES	DESCRIPTION	TICK TO SELECT
Property Coaching	<ul style="list-style-type: none">• Property Trading/Flipping• How to invest in good cash flow properties• Property Development• Project management for Property Development• Project management for renovations	<input type="checkbox"/>
Residential Mortgage	<ul style="list-style-type: none">• Buy a new house• Refinance an existing mortgage• Obtain a construction loan• Obtain loan for investment• Top up existing mortgage• Debt consolidation	<input type="checkbox"/>
Commercial Lending	<ul style="list-style-type: none">• Obtain a loan for business purchase• Obtain a loan to buy commercial property	<input type="checkbox"/>
Development Funding	<ul style="list-style-type: none">• Obtain a loan for residential and/or commercial property development	<input type="checkbox"/>

I will only provide advice on the category of services that you have selected above.

My Fees

Non-Bank Lending, First and Second Mortgages, Business & Personal /Caveat Loans

Where a Residential or Commercial First or Second Mortgage or Caveat loan offer or pre-approval is through a non-bank lender, such as a Finance Company, P2P or Private Lender, brokerage of 1% to 2% of the loan amount will be applicable. An indication on this can be given before proceeding. A minimum fee of \$2,500 will normally apply. In some instances, we may request a part payment upfront of \$500. prior to proceeding.

On all Non-Bank lending brokerage is due immediately on the provision of a loan offer and can be paid at a time agreed to by Entrust Finance NZ, but no later than settlement.

If the proposed purchase, refinance or funding, Bank or Non-Bank, does not proceed, after we have commenced the work in terms of this scope of engagement to seek a loan offer and approval has been provided, as you have chosen to then deal direct with another lender or broker the agreed fee up to a maximum of \$725-00, based on 5 hours at \$145.00 per hour, will be payable and can be invoiced to you. This amount will be payable within 7 days.

Property Coaching, Fees are dependent on the service you need.

Applicant 1

Full Name: _____

Initials: _____

Applicant 2

Full Name: _____

Initials: _____

Non Payment

In the event of non-payment of our invoice within 30 days from the date the invoice is presented to you; we reserve the right to use the services of a debt collection agency to recover monies owed. You will be liable for any debt collection fees applied by the agency. This invoice will be provided to you electronically to your stated email address. We will not be liable for any impact on your credit rating.

Reliability History

Neither I or our Authorised Body and our FAP provider have ever been subject to a reliability event (as defined in the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020 (Part 1 para 3.)). A reliability event is something that might materially influence you in deciding whether to seek advice from me. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Conflict of Interest

I follow an advice process that ensures my recommendations are made solely based on your individual goals and circumstances.

I complete registers of conflict of interest and record any gifts and incentives I receive. I monitor these registers and provides additional training where necessary. I undertake a periodic review of our compliance assurance program.

I can confirm that I do not have any conflict of interest in providing you the services that are the subject of this document.

Dispute Resolution Process

If you have a problem, concern, or complaint about any part of my Lending service only , please tell me so that I can try to fix the problem.

You may contact the internal complaints scheme by emailing or writing to me at the above noted contact addresses.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our disputes resolution scheme, Financial Dispute Resolution Scheme Limited (“FDRS”).

This service will cost you nothing and will help us resolve any disagreements. You can contact FDRS at:

Financial Services Complaints Limited

Email: info@fscl.org.nz

Phone: 0800 347257 or 04 472 3725

Fax: 04 472 3728

Postal Address: PO Box 5967, Wellington 6011

How am I Regulated by the Government

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Market Authority for more information, including financial tips and warnings. www.fma.govt.nz

You can report information or complain about my conduct to the Securities Commission, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under What should you do if something goes wrong

Our internal complaints management process is as below:

Upon receipt of the complaint, we will contact our client by email to acknowledge receiving it.

Duty of Care

Anyone within our business giving advice is bound by and supports the duties set out in the Financial Markets Conduct Act 2013.

These duties are: - Meet the standards of competence, knowledge, and skill and the standards of ethical behavior, conduct, and client care set out in the Code of Professional Conduct for Financial Advice Providers. Give priority to your interests. Exercise care, diligence, and skill.

Terms of Conditions

As we progress through the financial advice, product selection and implementation process, we clearly inform you of all the issues that have a material impact on your application for the loan - mortgage. These will be the authority to act on your behalf for this engagement, the use of your personal information as required for the application to be assessed and processed by the product provider / lender, the importance of you providing all the information that we require you to provide us and that the information is complete, up-to-date and correct.

It is important that you read these terms and conditions carefully. Please ask us for clarification if you have any questions or anything is unclear.

By ticking this box, I/we confirm the following:

- I/we appoint (Adviser and associated Authorised body) to provide me with advice and apply on my behalf for a loan or insurance specified by me in my application.
- That all the information I/we will supply is complete, correct, and up-to-date and nothing important or that may in any way affect the success of the application has been omitted.
- This document provides me with the required disclosure by the adviser including but not limited to the fees/commissions that are payable to the adviser and any other fees that I might have to pay and the conditions under which, I would have to pay those fees.
- We fully understand that the adviser and the authorised body only provides advice relating to lending & property coaching. The advice is limited to these financial products.
- I/we agree to pay a fee for the service provided if the events outlined above occurred.
- I/we agree that the personal information/private information that we have provided to process this application can be used for any matters relating to processing this application as set out under Company Policy, which we have read and understand.
- Our contact details can be added to the Entrust Finance database so we can receive regular updates plus information on additional services provided by Entrust Finance and affiliated businesses.
- We have the right to access and to correct my/our personal information that is held on file.
- Permission is granted for my/our file to be reviewed by the Financial Markets Authority or external compliance personnel, as part of our requirements to meet the regulations and maintain industry best practices.

Further to the information provided in this document if you wish to read through more information about us or access any other documents such as our Privacy Policy, Terms & Conditions or Scope of Products and Service this is available on our website at www.entrustfinance.co.nz

Please initial here to confirm that you have fully understood details of our disclosure document and agree to the above-mentioned information. I must have your confirmation that you understand this disclosure for your application to proceed.

Applicant 1

Full Name: _____ Signature: _____ Date: _____

Applicant 2

Full Name: _____ Signature: _____ Date: _____

Adviser's Full Name: _____ Signature: _____ Date: _____

Please contact us if you have any questions or refer to our website for any legal or further documents.

