My Disclosure Statement

This disclosure statement explains the financial advice services that I can provide to you. My name is Mr Uppkar Kashyap (FSP1011853), I am a Financial Adviser. I provide financial advice on behalf of Muster Mortgages Limited (FSP1012125), which is authorised to provide financial advice under Finsure New Zealand Limited's Financial Advice Provider license (FSP1005389).

This document provides you with information about us ("I, we, us, our") and the services I provide.

My contact details are:

Phone: 0211446222

Email: uppkar@mustermortgages.co.nz

Address: 50 Muster Road, Pukekohe 2120 New Zealand

Nature & Scope of Advice

I only provide financial advice in relation to mortgages and personal loans from the following lenders:

Cressida Capital	Avanti Finance	Xceda Finance
First Mortgage	Personal Lending	ANZ
Trust	Avanti Finance	Unity Credit Union
Funding Partners	Property Loans	Home Loans
Pallas Capital	Liberty Financial	Unity Credit Union
General Finance	Pepper Money	Personal Loans
Southern Cross	The Co-operative	SBS
Partners	Bank	Tower Insurance
	Heartland Bank	

Limitations of My Advice

I am unable to give you advice on the use of retirement funds to fund your home purchase. If you plan to use these funds as part of your purchase, I recommend that you seek advice from a Financial Adviser who specialises in investment planning.

I also cannot offer legal or tax advice. It is important to understand your legal obligations when entering a proposed loan and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent legal and tax advice before you enter into any finance contract.

Reliability History

Neither Muster Mortgages Limited nor have I been subject to any reliability events. A reliability event is something that might materially influence you in deciding whether to seek advice from me or Muster Mortgages Limited. As an example, it would include certain legal proceedings against me or if I had been discharged from bankruptcy in the last four years.

Fees, expenses, and Other Amounts Payable

I do not normally charge fees for the financial advice I provide. However, in certain circumstances, I may need to charge a fee for my time. This fee is based on $250+GST per hour.

Some examples of where this fee might be charged are:

- if through my advice, you require a loan from a lender who does not pay us a commission, or
- if there are complexities with your loan application, such as credit impairments (like past defaults), or
- if the loan is more complex in nature.

I will always disclose this to you and obtain your agreement in advance. If a fee is charged by me, it will be payable within 30 days from the date you receive the Invoice.

Other instances where a fee may be charged are:

- If you obtain a loan through my advice and cancel it within 28 months. I may charge you a cancellation fee equivalent to the commission the lender requires us to pay back. An indication of the cancellation fee amount is included in my disclosure information at the time I provide the advice to you.
- In the event you receive a loan approval through our advice and guidance and subsequently decide to proceed with the services of another lender or adviser, a fee will be charged to compensate us for our time and the lost opportunity to earn a commission on the loan we facilitated. This fee may be up to $3,000, reflecting the professional services rendered and the potential commission that would have been earned had you completed the loan process with our assistance.

Any fees relating to the loan application will be set out in your lender's letter of offer and are paid directly to the lender.

You will need to pay fees to other parties involved in finalising your loan. This may include lawyers, valuers, building inspectors, etc.

Conflict of Interest and Commissions

I am paid in the form of commission from the lender if you take out a loan following my advice. The amount of the commission paid depends on the lender and product selected.

Typically, we receive an upfront commission between 0.55% and 0.90% of the loan amount and an annual ongoing (trail) commission for every year the loan is in place.

I will provide specific details of this commission at the time my advice is given.

To ensure I prioritise my client's interests, I follow an advice process that ensures my recommendations are made appropriately, based on your individual goals and circumstances.

I complete annual training on how to manage conflicts of interest and am subjected to periodic compliance reviews.