Adviser Guide

Kia ora,

Welcome from Donna Marks of SMX Financial Solutions Limited T/A Mortgage Express.

We know the world of finance can feel complicated and overwhelming. That's why we at SMX Financial Solutions Limited T/A Mortgage Express work hard to keep things simple. By providing straightforward financial solutions, tailored to your individual circumstances.

From lending to insurances to financial advice, our team has what it takes to help you reach your financial goals.

As it's the first time we're meeting, this information sheet will help explain who we are, what we do, and how we can help you.

We hope you find this information useful. If there is anything in this Adviser Guide that you do not understand or require more information about, then please feel free to contact me. I will be happy to help.

Introducing Your Financial Adviser

As a Financial Adviser, I provide advice on behalf of SMX Financial Solutions Limited T/A Mortgage Express.

My details are:

ADVISER NAME	Donna Marks
ADDRESS	516 High St, Lower Hutt 5010, New Zealand
TELEPHONE	+64273306623
EMAIL	donna@mx.co.nz
FSP NUMBER	FSP633389

SMX Financial Solutions Limited T/A Mortgage Express is authorised to provide a financial advice service under the Financial Advice Provider licence held by Astute Financial Management Limited.

Astute Financial Management Limited (Astute) commenced operations in New Zealand in 2019. Astute was issued the full Financial Advice Provider licence on 11 October 2021 by the Financial Markets Authority (FMA).

Anyone who gives regulated financial advice to retail clients in New Zealand must either hold, or operate under, a FAP licence issued by the FMA.

Contact details of Astute are:

FAP NAME	Astute Financial Management Limited.
ADDRESS	7 Alpers Ave, Epsom, Auckland 1023, New Zealand
TELEPHONE	0508 427 888
EMAIL	enquiries@astutefinancial.co.nz

I can provide financial advice in the following areas:

Residential Lending, Personal Lending & Business Lending.

I do **not** provide advice in the following areas:

- Fire and General insurances (e.g., home, contents, vehicle, boat etc.)
- Personal risk insurance (e.g., life, health, income protection, etc.)
- Asset protection and estate planning (e.g., Wills, Enduring Powers of Attorney, Family Trusts, etc.)
- Investments including KiwiSaver.

During my advice process, I may refer to some of the above areas and offer some general comments to demonstrate the importance to you of integrating my advice with the above areas.

These general comments do not substitute the requirement for you seeking independent advice in the above areas from an appropriate specialist.

Putting Your Needs First

As a Financial Adviser, I have an obligation to always put your interests first when making a recommendation.

Here are some things you need to know before we get started:

How We Collect, Use and Share Your Personal Information

To provide our services, we collect, use and share personal information about you in accordance with our privacy policy. Where reasonably possible this information comes directly from you. By providing that personal information to us (or permitting us to collect it) you consent to us collecting, holding, using and sharing that personal information for the purposes we have disclosed in the privacy policy, such as delivering advice, and meeting our legal and regulatory obligations.

There may be times when we need to collect personal information about you from other sources. This can include publicly available information and information provided by third parties, which may include lenders, insurers, product providers, credit reporting agencies, employers, government agencies, public registers, professional advisers, and other relevant service providers, that is relevant to the services we are providing. This may include identity, contact, financial and credit information, employment details, insurance and risk information, and information required for legal and compliance purposes (including AML/CFT).

Your information is used to:

- provide advice and recommendations
- assess eligibility for financial products
- arrange and manage lending or insurance
- process applications, claims, and servicing
- verify identity and meet legal obligations
- communicate with you and relevant parties

Where we collect personal information about you from sources other than you, we will take reasonable steps to obtain your consent and notify you of that collection and the purpose for which it is used, unless notification is not required under the Privacy Act 2020.

You may ask to access or correct your information at any time. Details on how we handle your information, including access, correction, and complaints, are set out in our Privacy Policy: (Link to Astute Website where we hold Privacy disclosure)

Fees or other charges you may be charged

In certain circumstances (such as if you decide not to proceed with the financial advice I provide, or if you repay your home loan or refinance your home loan within 28 months of settlement), I may need to charge a fee. The purpose of this fee is to enable us to be fairly compensated for our time and expertise in providing you with advice. The fees will be discussed and agreed with you beforehand and presented to you in a separate document called 'Client Acceptance to Adviser Fees or Charges.'

Product Provider Commission

If you accept and act upon my advice, SMX Financial Solutions Limited T/A Mortgage Express will receive a commission. Conversely, if you do not accept and act upon my advice, no commission is received.

Home Loan Advice

The commissions are between 0% and 1.5% of the loan amount drawn down (or borrowed). The exact amount of the commission will depend upon the lender (e.g., bank) and the type of home loan (or mortgage) that you choose.

We may also receive, every year, a commission between 0% and 0.2% of the loan amount that is outstanding (or owed to the lender). The exact amount of the commissions received and who they are paid to will be disclosed in the advice document containing my recommendations.

Our advisers are remunerated by drawings from my company.

Other Interests

In addition to being a Financial Adviser of my company, I am also the sole director and the sole shareholder of SMX Financial Solutions Limited T/A Mortgage Express, FSP718571.

Other Incentives

From time to time, various product providers (described previously) may also reward me and/or SMX Financial Solutions Limited T/A Mortgage Express for the overall business provided to them. They may give me tickets to sports events, hampers, or other non- monetary benefits and incentives.

Referrals

Occasionally we may refer you to other professionals for services beyond your lending needs. Please note that we may receive a fee for these referrals to 3rd party providers.

How I manage conflicts of interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances.

I complete ongoing annual training about how to appropriately manage conflicts of interest.

SMX Financial Solutions Limited T/A Mortgage Express and/or the lender periodically undertakes a compliance review of my advice process.

SMX Financial Solutions Limited T/A Mortgage Express also engages an independent compliance consultancy firm to conduct ongoing independent compliance reviews and audits.

Duties and Disclosure

I have duties under the Financial Markets Conduct Act 2013 relating to the way that I give advice.

I am required to:

- Give priority to your interests by taking all reasonable steps to make sure my advice isn't materially influenced by my own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that I have the expertise needed to provide you with suitable advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure I treat you as I should and give you suitable advice).

This is only a brief summary of the duties that I have. More information is available by contacting SMX Financial Solutions Limited T/A Mortgage Express, or by visiting the **Financial Markets Authority website**.

The Code of Professional Conduct standards can be read **here**.

You will be asked to sign an important document, 'Acknowledgement and Declaration' when we complete your loan application. We recommend you read this document before you sign it.

I am happy to answer any questions you may have to make sure you understand the information provided to you.

How to make a complaint

If you have a concern, problem, or complaint about any part of my service, please contact SMX Financial Solutions Limited T/A Mortgage Express using the contact details below.

Telephone:+64273306623
Email: donna@mx.co.nz
Business address: 516 High St, Lower Hutt 5010, New Zealand

Our internal complaints handling process aims to address your concerns swiftly.
When we receive a complaint, we:

- Will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- Aim to resolve complaints within a maximum 40 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- Will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

Company Name	Financial Services Complaints Limited
Physical address	Level 4, Sybase House, 101 Lambton Quay, Wellington 6011
Postal address	Postal: P O Box 5967, Wellington 6140
Phone	0800 347 257
Email	complaints@fscl.org.nz
Website	http://www.fscl.org.nz/

Who We Work With

Lenders			
ANZ	ASB Bank	Ascenteon	Avanti Finance
Bank of New Zealand	CFML	Co-operative Bank	Cressida Capital
DBR Ltd	First MT	Funding Partners	Heartland
Kiwibank	Liberty	Metro Finance Ltd	Midlands MT
Pallas Capital	Plus Finance	Prospa	SBS
TSB	Unity CU	Westpac	