

DISCLOSURE STATEMENT for Buchanan Grant Cathro T/A Cathro Financial Services

Licensing information

Buchanan Grant Cathro FSP620609, trading as Cathro Financial Services is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority (FMA) to provide financial advice.

Nature and scope of the advice

I only provide mortgage and personal lending advice in relation to the following products:

ANZ, ASB, Avanti Finance, BNZ, Bluestone, Co-Operative Bank, DBR, First Mortgage Trust, Heartland Bank, Liberty Financial, Unity Money, SBS bank, Southern Cross Finance, Resimac, Westpac.

Fees or expenses

Generally, I do not charge clients fees, expenses or any other amount for the financial advice services I provide. There may be certain situations where a fee will be charged, such as working with a lender who does not pay us commission. If this applies to your situation it will be disclosed to you in advance. In addition, I may charge you the fees below.

I may charge you a cancellation fee once you enter into a loan via Cathro Financial Services and it is repaid (in part or whole) or refinanced (in part or whole) within 28 months of the loan being issued, if I am required to repay commission to the lender.

I may also charge you a fee for time spent assisting you, if you do not progress with an unconditionally approved loan.

Conflicts of interest and commissions

In most cases, I am paid a commission by lenders linked to the amount borrowed. I have no contractual relationship with a lender that requires me to place an agreed percentage of lending with them.

I manage potential conflicts of interest by:

- Putting your interests before all else.
- Following an advice process that ensures that the advice, recommendations and referrals you receive are made based on sound research, your personal circumstances and goals, and are in your best interests.
- Making you aware of the commissions and any fees I will receive if you accept my advice, recommendations and referrals.
- Undertaking a review of my compliance programme annually.
- I undertake annual training about how to manage conflicts of interest.

Complaint handling and dispute resolution

If you are not satisfied with my service or financial advice, please tell me as soon as possible. You can do this via:

Phone: 027 216 3350

Write to: Cathro Financial Services 465 Ararimu Valley Road Waimauku 0882

Email: grant@cathrofinancialservices.co.nz

When I receive a complaint, I will consider it following my internal complaints process:

- I will consider your complaint and let you know how I intend to resolve it. Where possible, I try to resolve your complaint immediately.
- If I am unable to resolve your complaint immediately, I will acknowledge your complaint within 2 business days. I may contact you to get further information about your complaint.
- I aim to resolve complaints within 10 working days of receiving them. If I need more time to investigate your complaint, I will let you know when you can expect to receive a response to your complaint.
- I will contact you by phone, email or letter to let you know whether I can resolve your complaint and how I propose to do so.]

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact my external disputes resolution scheme, Financial Dispute Resolution Service (FDRS). It provides a free and independent dispute resolution service that may help to resolve your complaint if I haven't been able to do so to your satisfaction. To contact FDRS:

Call: 0508 337 337

Online: <https://fdrs.org.nz/complaints/the-process/>

Email: enquiries@fdrs.org.nz

Write to: Freepost 231075

PO Box 2272

Wellington 6140

Duties information

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 is not 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.
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

Contact Details

You can contact me at grant@cathrofinancialservices.co.nz

The postal address is 465 Ararimu Valley Road Helensville Auckland 0882.

Phone number is 027 216 3350.

A written copy of this information is available upon request.