

Disclosure Statement

Lorinda Harrington Financial Services Limited FSP 1001146

Name of Financial Adviser	Lorinda Harrington FSP315766
Physical Address	4 Dohrmans Road, Oxford
Trading Name	The Broker
Telephone Number	0272423211
Email Address	lorinda@thebroker.co.nz

This disclosure statement was prepared on 2 September 2021

It is important that you read this document

This disclosure will provide some useful information about Lorinda Harrington, Lorinda Harrington Financial Services Ltd. In addition I must disclose to you in this statement, information about the types of service I provide, the fees that I charge, and any complaint processes and procedures. It also highlights duty of care and code of conduct.

What Sort Of Adviser Am I?

Lorinda Harrington Financial Service Ltd operates under Transitional Financial Advice Provider – Newpark Brokering Services Ltd. I am a Registered Financial Adviser under both Lorinda Harrington Financial Services Ltd and Lorinda Harrington.

How am I regulated by the Government?

You can check that I am a registered financial financial services provided at <http://www.fspr.govt.nz>. The Financial Markets Authority (FMA) authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement you may choose to first use the dispute resolution procedures described below.

Nature and scope of financial service

I can give advice on lending products supplied by the following providers:-

ANZ, ASB, BNZ, CO-OP BANK, SBS, RESIMAC, AVANTI FINANCE, PEPPER MONEY, PROSPA FINANCE, GENERAL FINANCE, and have access to other lenders that may suit your requirements.

Complaints Process and Dispute Resolution Process

If you have a complaint, problem or concern about any part of my service please contact me and if we are unable to resolve please forward complaint to:-

Financial Dispute Resolution Service

PO Box 2272

Wellington 6140

My member number is FM4956

This service is a free service and is independent.

Duties Information

Any advice I give you is bound by the duties in the Act to:-

Meet the standards of competence, knowledge, sand skill set out in the code of conduct: and

Give priority to the client’s interests: and

Exercise care, diligence , and skill: and

Meet the standards of ethical behaviour, conduct and client care set out in the code of conduct.

How I am Paid

I receive a commission from the financial institution for the amount of lending approved. This ranges from .50% to .85%. There may also be ongoing Trail payments from BNZ and Resimac paid at .05% per month

If I am working with a non-bank lender then there is a one off fee of 1% payable on drawdown.

Clawbacks

If in the 2 years after you draw down the lending you either refinance or sell your property and your loan that I have arranged is repaid in full I then have to repay any commission that I have received from the bank, this is prorated on time loan is in place. If I receive notification of a clawback there will be a fee of \$500 to be paid to ensure I receive payment for the work I have done for you this is payable one month after receipt of invoice.

Declaration

I Lorinda Faye Harrington declare that, 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 in the Financial Markets Conduct Act 2013,

Signed

Date:

Client 1 _____

Client 2 _____
