

# Company Spotlight

Properly

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**Triple M Group Limited  
(FSP494486, trading as Properli)  
holds a full licence issued by  
the Financial Markets Authority  
to provide financial advice.**

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## Licensing Information

The following advisers are employed by Properli and are authorised to give financial advice.

Ra Gurunathan (FSP1003591)

Lisa McCall (FSP1005551)

Lucy Woodruffe (FSP1003900)

Sarah Kirkwood (FSP579347)

## Contact Details

Triple M Group Limited (FSP494486 trading as Properli) is the Financial Advice Provider.

09 361 0050

info@properli.co.nz

properli.co.nz

2 Princes Street, City Centre, Auckland 1010

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**Properli provides advice to our clients about their mortgages, life insurance and health insurance. Our financial advisers provide financial advice in relation to these financial advice products.**

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# Provider Info

We only provide financial advice about products from certain providers.

## **For mortgages we work with 16 lenders:**

ANZ, ASB, BNZ, Westpac, Kiwibank, CFML, SBS, The Cooperative Bank, ASAP Property Finance Specialists, Avanti Finance, Cressida Capital, DBR, First Mortgage Trust, Liberty Financial, Resimac, and Select.

## **For life and health insurance we work with 4 companies:**

AIA, Cigna, Partners Life, Fidelity and NIB.

For fire and general, we work with AON Brokerage insured via Vero.

In providing you with financial advice via way of insurance, we will only consider existing term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

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# Declaration

Properli receives commissions from the providers whose products we give financial advice (insurers and lenders). If you decide to take out insurance or a mortgage, the provider will pay a commission to Properli. The amount of commission is based on the amount of the premium or mortgage.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers or other incentives.

Properli and our advisers will only place a client at a lender or insurance provider that is best suited to their individual needs and requirements. We hold a stringent internal process that creates a detailed understanding of a client's needs, objectives, goals and requirements. Our Senior Management Team are responsible for ensuring our team are up to date with all changes in lending and product wordings to ensure the clients needs are placed above any incentives. We maintain a register of conflicts of interests, which includes gifts and incentives we receive.

## Clawback Recovery Fee

If a loan is repaid within 27 months of settlement (the 'Clawback Period'), Properli may have some or all of the original upfront commission 'clawed back' by the Provider.

To ensure that Properli is fairly compensated for the services originally provided to you, we may seek to recover some or all of this cost from you via a clawback recovery fee.

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Our clawback recovery fee is calculated by charging our hourly rate for the amount of time we spent on your application e.g \$200 per hour x 15 hours = \$3,000 clawback recovery fee.

Examples of when we may charge you a clawback recovery fee include:

- The property is refinanced within the clawback period and Properli was not given the opportunity to arrange the refinance;
- The property is sold and/or the loan repaid within the clawback period. We will not charge you a clawback recovery fee if we were given the opportunity to secure new lending or refinancing for you but were unable to at least match a finance approval that you obtained elsewhere, or if we charged you an upfront Service Fee for arranging the original loan.

## Other Services and Remuneration

Properli may charge a fee for implementing financial advice. If a fee is payable, it will be quoted and advised before the work is performed.

Should you choose to purchase a property referred to you by an external professional we connect you to, we may receive a referral in the form of a marketing fee from the professional representative. If a fee is to be received, details will be provided before this occurs. Payment is not based on the size of the service implemented via the external professional and our clients needs and best interests are at the forefront of everything we do. It is essential to note that there is no obligation whatsoever to use any external professional and or service that we may introduce you to and if you do chose to use that service any referral fee made does not impose any additional cost to you.

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**If you are not satisfied with our financial advice service, you can make a complaint by emailing [info@properli.co.nz](mailto:info@properli.co.nz), or by calling 09 361 0050.**



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# Complaints Process

If you are not satisfied with our financial advice service, you can make a complaint by emailing [info@properli.co.nz](mailto:info@properli.co.nz), or by calling 09 361 0050. You can also write to us at 2 Princes Street, City Centre, Auckland 1010.

When we receive a complaint, we will consider it following our internal complaints process:

- 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.
- We aim to resolve complaints within 10 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.
- We 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. Financial Services Complaints Limited provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited by emailing [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz), or by calling 0800 347 257. You can also write to them at PO Box 5967 Wellington 6140.

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# Financial Duties

Properli, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our 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 we have the expertise needed to provide you with 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 we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at [www.fma.govt.nz](http://www.fma.govt.nz).

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# Conflicts of Interest

If we identify that you have a need for property management or purchasing a residential property our advisers may refer you to one of our affiliated companies that may have the same shareholders and or directors in either or both services. The shareholders may receive dividends which are based, indirectly, on the profitability of either of these companies. The adviser may also receive a referral fee for this introduction.

Our advisers manage the potential conflicts arising from this interest by disclosing upfront to the client and recording this in a conflicts of interests register. Our advisers follow a strong advice process to ensure that they understand our client's needs and goals and that their recommendations, or any referrals, meet their requirements.