

# Company Spotlight

**Properli**

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**Triple M Group (FSP494486, trading as Properli) is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.**

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

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

**Sarah Kirkwood (FSP579347)**

**Lisa McCall (FSP1005551)**

**Lucy Woodruffe (FSP1003900)**

**Natalie Hughes (FSP1005401)**

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## Nature & Scope of advice

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.

For Mortgages we work with the following lenders:

- ANZ
- ASB
- BNZ
- Westpac
- KiwiBank
- SBS
- First Mortgage Trust
- Cooperative Bank
- ASAP Property Finance Specialists
- Avanti Finance
- Cressida Capital
- DBR
- Liberty Financial
- Select
- Pepper Money
- Vincent Capital
- Spinnaker Capital
- NZMS Finance
- AIA Go Home Loans

For Life and Health Insurance we work with the following providers:

- AIA
- Cigna
- Partners Life
- Fidelity
- NIB

For Fire and General Insurance, 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.

## Fees, expenses and other amounts payable

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.

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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.

If you obtain a loan via us and cancel it within 27 months and the lender requires us to payback the commission we had received, to ensure that we are fairly compensated for the services originally provided to you, we may seek to recover some or all of this cost from you via a Claw back Recovery Fee.

An indication of the Claw back Recovery Fee amount is included in our disclosure information at the time we provide advice to you.

### **Conflict of interest and Commissions**

Properli is paid in the form of commission from the lenders and insurers through which we place business.

The amount of the commission Properli receive depends on the amount of the premium or mortgage.

For mortgages, typically we receive an upfront commission between 0.55% and 0.85% of the loan amount and an annual ongoing commission of 0.1% and 0.2% of the remaining balance for every year the loan is in place. We will provide more specific details of these commissions once we have talked to you and understand your needs.

Our advisers receive a salary as an employee of Properli. They are eligible to receive a bonus/incentive each year if a certain level of overall company performance is achieved, this amount is not significant in relation to the adviser's salary.

From time to time, product providers may also reward us for the overall business we provide to them with non-monetary benefits such as tickets to sports events, hampers or other incentives.

To ensure our advisers prioritise our clients' interests we follow a stringent advice process that ensures our recommendations are made appropriately, based on the clients' individual goals and circumstances.

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Our Senior Management Team are responsible for ensuring our advisers 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.

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 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.

## Complaints Process

If you are not satisfied with our service or financial advice, you can make a complaint by emailing [michael@properli.co.nz](mailto:michael@properli.co.nz), or by calling 09 361 0050. You can also write to us at 2 Princes Street, 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@fscf.org.nz](mailto:complaints@fscf.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 our adviser 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
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.