

# Company Disclosure Statement

**Properli**

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**Triple M Group Limited (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 we provide.**

**This disclosure is provided to ensure compliance with the Financial Markets Conduct Act 2013, the Code of Professional Conduct for Financial Advice Services, and all relevant FMA guidance.**

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

- Sarah Kirkwood (FSP579347)
- Lisa McCall (FSP1005551)
- Ryan Orr (FSP1009720)
- Rowena Derry (FSP1009521)
- Shaun Harkin (FSP494026)
- Xinglin (Frank) Chen (FSPR1007304)

**All advisers meet ongoing competency, knowledge, and ethical standards as required by the FMA and the Code of Professional Conduct.**

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**Related Companies:** Our Group of Companies Trading as Properli provide a vertically integrated property service. We've structured our group this way to provide a comprehensive, end-to-end service for property-related advice. This model allows you to access the additional services you may need throughout your journey.

Properli operates through a group of related companies, each specialising in different areas of financial and property services. These entities are:

- **Triple M Group Ltd**

Financial Advice Provider licensed and regulated by the Financial Markets Authority (FSP494486). This entity is responsible for delivering regulated financial advice services.

- **Proper Realty Ltd**

A licensed real estate agency operating under the Real Estate Agents Act 2008 (License No. 20193960). This company facilitates property transactions recommended as part of your investment strategy.

- **Proper Dev Consulting Ltd**

Provides specialised property development consulting and advisory services.

- **Property Development Entities**

Each development project marketed by Properli is operated under a separate Special Purpose Vehicle (SPV), established for the management and execution of that individual development.

All entities operate under governance frameworks designed to manage conflicts of interest and ensure compliance with applicable laws and industry codes.

## How Our Financial Advice Works

At Properli, we operate as a group of specialist divisions working together to deliver personal financial advice tailored to your goals and circumstances.

## Investment Advice

Our financial advisers will use planning software (Planolitix) to develop a customised investment strategy aligned with your goals and financial position.

As part of this process:

- Your adviser will determine whether investment in residential property is a suitable strategy.
- If appropriate, you may be referred to Proper Realty Ltd to facilitate the property transaction.

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### Entity responsibilities:

- Triple M Group Ltd provides financial advice.
- Proper Realty Ltd offers properties that may form part of the investment strategy.
- Property Development Entities may provide, from time to time, properties recommended via our investment advisers.

All recommendations are made in accordance with the client's personal circumstances and risk profile. Advisers must document the rationale for recommendations in line with FMA requirements.

### Mortgage Advice

Our mortgage advisers provide tailored recommendations based on your borrowing needs. Advice is limited to products and lenders where advisers hold authorisation. All mortgage recommendations are assessed for suitability and documented in the client file.

#### Lenders we may recommend:

- 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
- AIA Go Home Loans
- Basecorp

### Insurance Advice

Our insurance advisers provide advice based on your personal circumstances. Advisers ensure recommendations are appropriate, taking into account the client's objectives, financial situation, and needs, consistent with the FMA Code of Professional Conduct.

#### Policy types we may recommend:

- Term Life
- Trauma Cover
- Income Protection
- Health Insurance
- Fire and General Insurance

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Product providers we may recommend:

- Life & Health Insurance: AIA, Chubb, Partners Life, Fidelity Life, NIB
- Fire & General Insurance: AON Stylecover, Initio, Tower

## **Fees, expenses and Other Amounts Payable**

### **Investment Services**

- A fee may be charged by Properli advisers for implementing your financial plan. This will be clearly disclosed and agreed upon before any work is carried out.
- If your plan involves a property purchase through Proper Realty Ltd, a transaction fee may be paid by an external provider to Proper Realty Ltd. This will also be disclosed prior to any transaction.
- Adviser remuneration is not based on the dollar value of services provided. Our primary focus is acting in your best interest at all times.
- There is no obligation to use the services of any Properli-related company that may be introduced to you.

### **Mortgage and Insurance Services**

- If you take out a mortgage or insurance product through us and cancel it within a specified period, we may be required to repay some or all of the commission received.
- In such cases, we may recover a portion of this cost from you through a Clawback Recovery Fee.
  - Mortgage Clawback Period: 27 months
  - Insurance Clawback Period: 24 months
- An estimate of any potential clawback fee will be disclosed at the time we provide advice.

### **Commissions and Conflicts**

- Properli is paid in the form of commission from the lenders and insurers through which we place business.
- The amount of the commission Properli receives depends on the amount of the premium or mortgage value.
- All commission arrangements, including clawbacks, are disclosed in writing before you enter into any agreement.
- Advisers must follow documented conflict of interest policies, including disclosure of referrals to related entities, receipt of non-monetary benefits, and maintenance of a conflicts register.

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## Complaints Process

If you are not satisfied with our service or financial advice, you can make a complaint by emailing [Jess@properli.co.nz](mailto:Jess@properli.co.nz), or by calling 09 361 0050 or writing to 2 Princes Street, Auckland, 1010.

- We aim to resolve complaints within 10 working days of receipt. If more time is required, we will notify you.
- If unresolved, you may contact Financial Services Complaints Limited (FSCL), which provides a free, independent dispute resolution service.
- FSCL contact: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz) | 0800 347 257 | PO Box 5967, Wellington 6140

All complaint handling procedures are in line with FMA requirements and the Code of Professional Conduct for Financial Advice Services.

## Virtual Assistance

Properli engages the services of Virtual Assistants to support the efficient delivery of our services, including managing client interactions, gathering information, and assisting with administrative processes. These services are provided by trained professionals both in New Zealand and offshore. Any information shared with or collected by our Virtual Assistants is handled securely and in accordance with our Privacy Policy.

## 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.

All advisers complete ongoing CPD and competency training to maintain compliance with FMA obligations.

## Privacy

Properli is committed to protecting your privacy and handling your personal information in accordance with the **Privacy Act 2020** and all applicable laws. We collect, use, store, and disclose personal information to deliver our services and meet our legal obligations.

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Our full Privacy Policy explains in detail how we manage your personal information, including your rights and how to access or correct your information. You can view our [Privacy Policy here](#), or request a copy by contacting our Privacy Officer:

**Email:** [privacy@properli.co.nz](mailto:privacy@properli.co.nz)

**Phone:** 09 361 0050

**Address:** 2 Princes Street, Auckland CBD 1010

By engaging with Properli, you acknowledge that you have been informed about our Privacy Policy and consent to the collection, use, and disclosure of your personal information as described therein.