

DISCLOSURE STATEMENT for Philip John Caldwell

Mortgage Adviser at The Lime Group (2015) Limited

Email: phil@limegroup.co.nz
Mobile: 021 755 433
Address: 36E Lake Street, Lakewood, Cambridge
Postal: PO Box 309, Cambridge
Web: limegroup.co.nz

It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a Registered, but not Authorised, Financial Adviser. I can give you advice about "category 2 financial products" such as home loans and mortgages. I am a specialist Mortgage Adviser and can provide you advice as well as transactional services relating to mortgages.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning (07) 827 7199, by email, or in writing to PO Box 309, Cambridge.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing info@fscl.org.nz, calling them on 0800 347257 or 04 472 3725, or in writing to PO Box 5967, Wellington 6011.

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority 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 above (under "What should you do if something goes wrong?").

Declaration

I, Philip John Caldwell, 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:  _____

Date: 1 / 12 / 20

This Disclosure Statement, (Version 7), was prepared on the 30th November 2020