

## PERSONAL DISCLOSURE STATEMENT

Name of Financial Adviser: Lisa Anne Grayling  
Business address: 103 Thomas Road, Rototuna, Hamilton  
Trading Name: The Lime Group (2014) Limited  
Telephone Number: (07) 827 7199  
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Date Prepared: 8<sup>th</sup> August, 2014

**It is important that you read this document as 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.**

### Introduction:

This Disclosure Statement is provided with the Securities Markets Act 1988, and the Securities Markets (Investment Advisers and Brokers) Regulations 2007. New disclosure requirements under the Financial Advisers (Disclosure) Regulations 2010 are effective from **1<sup>st</sup> July 2011**, to comply with the Financial Advisers Act 2008.

This Disclosure Statement provides you with information about me and about:

- The services I provide.
- How I operate my business.
- My qualifications and experience.
- The financial organisations I am able to place business with.
- How I am remunerated.
- Relationships or financial interests that I have with the providers of financial products I advise on.

**I provide this Disclosure Statement to you to ensure openness in our relationship.**

### Nature of Business:

**My name is Lisa Anne Grayling and I am a salaried employee as Mortgage Adviser to 'The Lime Group (2014) Ltd'. My core day to day activity involves arranging home loan facilities for clients.**

**I have been trading as a Mortgage Adviser since January 2013.**

**My personal Financial Service Provider acceptance # is 281685, in terms of the minimum legislative requirements as a 'REGISTERED, but not Authorised, FINANCIAL ADVISER.**

### Personal History:

I have been working in the Finance Services Industry since 1989, gaining extensive experience in all areas of Retail Banking, including lending and insurance. I have worked in both New Zealand and the UK in retail and merchant banking, and have spent the last four years at the National Bank in Cambridge in a senior Banking Consultant role.

### Industry Awards:

I have the following industry awards:

- NBNZ Sales Consultant of the Year 2010
- ANZ CEO Recognition Winner 2011

### Qualifications:

Over the past twenty years I have participated in and passed many finance related courses with various lending institutions, including those related to the technical aspects of lending, retail banking, insurance, administration, and customer services.

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Initials



**Privacy Act:**

All discussions and information shared with me are subject to the Privacy Act 1993. You are entitled to have access to, and information from, your file upon request. A detailed description of the information you supply is covered in the authority and declaration you sign with each application you make with me.

**Legal and Accounting:**

Any discussions on legal and accounting issues do not replace advice from professionally qualified specialist advisers (solicitors and accountants). I strongly recommend that you obtain such independent and specialist advice.

**Remuneration:**

In the normal course of business I receive commission from the lenders that I place clients' home loans with. This is confirmed by the authority and declaration signed by my clients on the standard PAA/Lime Group loan application form. A copy is presented to my client at the time of application and includes the words:

The nature of this commission can be a single upfront commission (percentage of the loan facility), an ongoing (trail) commission (percentage of the loan facility), or a mix of both. I receive remuneration in the form of the following:

- Commissions paid at time of loan draw down range from 0.45% to 0.70% of the loan amount.
- Trail Commission paid is generally paid at the rate of 0.15% of the outstanding loan balance, if applicable.

**Commission Clawback:**

By signing this statement you have authorised Lisa Anne Grayling (herein referred to as LAG) to arrange mortgage finance, and accept that remuneration (in the form of commission) for LAG in assessing, documenting and negotiating with the lender, is paid by the lender to LAG on the provision that the loan remains current for at least 18 months.

The commission payable by the lender to LAG in relation to this loan is between 0.5% and 0.7%. The applicant therefore agrees that in the event of (early) repayment of the loan (in whole or in part) within 27 months from settlement, the applicant will reimburse LAG for the commission (clawback) amount calculated on the following basis:

- |  |                                   |
|--|-----------------------------------|
| ▪ within first 9 months of settlement  | 100% of commission on debt repaid |
| ▪ after 9 months but before 18 months  | 66% of commission on debt repaid  |
| ▪ after 18 months but before 27 months | 33% of commission on debt repaid  |

**Charging of fees:**

I may charge a one-off fee for work completed for clients where such work does not attract a broker payment from the lender, or where such payment does not commercially compensate me for the work undertaken. This charge, if applied, will be disclosed by me at the earliest possible time during the loan assessment process.

**Payments to other parties:**

From time to time I may choose to share my commission with others who refer clients to me. Such payments are applied solely at my discretion and are in no way detrimental to my clients.

**Irregular Remuneration & Non Monetary Benefits:**

From time to time I may receive certain monetary or non monetary benefits from lenders and /or other parties. Product Providers may invite me to functions and training at no cost or at a reduced cost or provide me with gifts, entertainment, events, participation in conferences, seminars, travel from product providers whose products I market.

**Declaration:**

I, Lisa Anne Grayling, declare that this Personal Disclosure Statement incorporates the minimum disclosure requirements of the Financial Advisors Act 2008 in my role as a Registered, but not Authorised, Financial Adviser.

Signed by the Mortgage Adviser: .....  
Lisa Anne Grayling

Date: .....  
9.8.17

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Initials

**Client Acknowledgement:**

I/we acknowledge that our Mortgage Adviser has explained the contents of this Personal Disclosure Statement and has given me/us a copy:

Signed by the Client: .....

.....

Date: .....