



DISCLOSURE STATEMENT FOR JAMES DEAN FSP: 500566

Financial Adviser for Zenzero Limited (T/A James Dean Mortgage Solutions) FSP620229

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It is important 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 and help you make an informed decision about whether to proceed with the advice provided.

Nature & Scope of Advice

I am a regulated Financial Adviser and I can give advice about Financial Advice Products such as consumer credit contracts, home loans, and mortgages. I can provide you with advice as well as transactional services relating to mortgages and home loans, and may facilitate the approval of finance provided by a range of organisations.

I am unable to provide legal or tax advice as this lies outside my scope of service. You need to consult an external specialist in these fields.

Conflicts of Interest

Your interests are our priority although we do have a business relationship with product providers.

I may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.55% and 0.85% of the initial mortgage balance or amount funded. I may also receive 0.15% to 0.20% trail commission and a \$150 for any refixes I assist you with in future.

The commission I receive is shared with James Dean Mortgage Solutions for providing me with compliance support, training, and back-office support.

I am paid commissions by lenders when a mortgage settles and in some cases at the mortgage anniversary each year. I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. I research suitable products and providers to ensure the advice meets your needs.

I also undergo annual training on how to manage any conflicts of interest and record any conflicts in a register that we review and manage.

James Dean Mortgage Solutions is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

How do I get paid?

We do not charge our clients fees, expenses or anything else directly for the financial advice we provide. I am paid by the Lenders when I arrange a mortgage on your behalf.

These are received as a percentage of the loan amount as a lump sum and with ongoing trail payments over the lifetime of the loan. The list below outlines these percentages by Lender:

ANZ 0.85% Upfront

BNZ 0.55% Upfront, 0.15% Trail

ASB 0.85% Upfront
Westpac 0.6% Upfront, 0.2% Trail
Co-Operative Bank 0.7% Upfront
SBS 0.8% Upfront
Liberty Financial 0.6% Upfront, 0.15% Trail
Avanti 0.8% Upfront
Resimac 0.6% Upfront 0.15% Trail

I may also receive \$150 for arranging any refixes at the time of a fixed rate rollover.

What should I 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 can contact our internal complaints scheme by emailing info@zenzero.co.nz.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our Disputes Resolution Scheme:

Financial Services Complaints Limited (FSCL) – A Financial Ombudsman Service. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz, calling on 0800 347 257 or 04 472 3725 or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

How am I regulated by the Government?

I am supervised and regulated by the Financial Markets Authority (FMA) www.fma.govt.nz. You can contact the Financial Markets Authority for more information, including financial tips and warnings. You can also check that I am a registered Financial Adviser at www.fspr.govt.nz.

Duties

James Dean and James Dean Mortgage Solutions are bound by the duties of the Financial Markets Conduct Act to:

1. Meet the standards of competence, knowledge and skill set out in the Code of Conduct
2. Give priority to the clients' interests and
3. To exercise care, diligence, and skill in regards to the advice we provide and
4. Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Declaration

I, James Dean, 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 Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulation 2020, Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010

Signed:

Date:

This Disclosure Statement, (v3.2) was updated on 6th September 2023