# DISCLOSURE STATEMENT for JAMES HEATH

# Mortgage Adviser @ Money For You Mortgages Limited

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## 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 home loans, mortgages, interest rates and mortgage structures and can refer you to an adviser for insurance products.

## 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 021 1977 767 or email james@moneyforyou.co.nz or in writing to 12 Plynlimon Road, Fendalton, Christchurch.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited, (FSCL). This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz), calling FSCL on 0800 347257 or in writing to FSCL, PO Box 5967, Lambton Quay, Wellington 6145.

## 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, James Heath, 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:\_\_\_\_/\_\_\_\_/\_\_\_\_\_\_