

Important Disclosures

Providers & Advice Type

Providers I work with:

ANZ, ASB, BNZ, Westpac, ASAP Finance, Avanti, Basecorp, CO-OP, Cressida Capital, DBR, FMT, Funding Partners, Heartland Bank, Liberty, Unity, Plus Finance, Prospa, SBS, Southern Cross Partners, TSB, Kiwibank, Pallas Capital, Bizcap, CMFL, Finbase, Xceda, Vincent Capital, Simplify, XE, Enable Finance Group.

We **do not** provide financial advice services relating to:

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Personal Insurance advice
- Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.)

You will need to consult an appropriate specialist if you would like advice on the above.

Commissions and incentives

I, Lili Rhodes, am a financial adviser employed by Enable Finance Group. I receive a salary for the advice and services I provide. When you proceed with a loan through us, Enable Finance Group will receive a commission from the lender. The amount of the commission is based on the value of your loan and varies between lenders.

This commission does not directly affect my salary and I am committed to acting in your best interests to provide advice that meets your needs and objectives.

Conflicts of interest

Enable Finance Group is paid commission 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. Enable Finance Group is also a finance provider which may be utilised only if suitable to your specific circumstances, goals and 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.

Enable Finance Group is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees and expenses

I do not charge you a fee if you decide to take a loan. The lender may pay us a commission if you decide to take up our advice and when your loan settles.

Enable Group Finance will not charge you a fee for any advice I give even if you decide not to go

ahead with the application or proposed lending.

Reliability history

A reliability event is something that may materially influence your decision on seeking advice from Enable Finance Group or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Enable Finance Group nor I have been subject to a reliability event.