

Important Disclosures

Providers & Advice Type

Providers I work with:

ANZ, ASB, BNZ, Westpac, ASAP Finance, Avanti, Basecorp, Co-op bank, Cressida Capital, DBR, First Mortgage Trust, Funding Partners, Heartland Bank, Liberty, Unity, Pepper Money, Plus Finance, Prosopa, SBS, Southern Cross Partners, TSB, Kiwibank, Pallas Capital, BizCap, CFML, Finbase, XCEDA, Vincent Capital, Simplify, XE, The Lending People, Welcome, Enable Finance Group.

I 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, Carly Bowers, 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 via my services, 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. For home loans, the amount of the commission is based on the amount of the loan. This commission is typically a percentage between 0.35% to 0.85% of the loan value and may be paid upfront, or as a combination of upfront and trailing commission paid over the life of the loan. Any commission received 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.

Enable Finance Group may charge a fee when they must repay commission to a lender. This occurs if you cancel your loan within a period of up to 28 months of inception. The fee they will charge will be based on the amount of commission Enable Finance Group must pay back to the lender which reduces on a sliding scale based on the length of time you have had the loan. The closer to the end of the clawback period you are when the loan is repaid, the lower the fee. Enable Finance Group will advise you of what this fee will be, as soon as it is known, and in advance of you providing us with your authority to proceed.

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

Enable Finance Group do not charge you a fee if you decide to take a loan. The lender may pay Enable Finance Group a commission if you decide to take up my advice and when your loan settles.

Enable Finance Group 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.