

Personal Details**Client 1****Client 2**

Title

Given name(s)

Surname

Preferred name

Previous name

Gender

Male

Female

Date of birth

Mobile phone

Home phone

Work phone

Email

Email

Mobile

Preferred contact method

Home

Work

Current residential address

Own Home

Own Home -
Mortgage

Housing Status

Renting

With
Parents

Other

Date moved in

Previous residential address

Own Home

Own Home –
Mortgage

Housing Status

Renting

With
Parents

Other

Date moved in

Mailing address

Post Settlement Address

Own Home

Own Home -
Mortgage

Housing Status

Renting

With
Parents

Other

Male

Female

Email

Mobile

Home

Work

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Own Home

Own Home -
Mortgage

Renting

With
Parents

Other

Own Home

Own Home –
Mortgage

Renting

With
Parents

Other

Own Home

Own Home -
Mortgage

Renting

With
Parents

Other

Identification

Country of Residency		
Country of Tax Residence		
Citizenship of		
Residential Status	<div>CitizenNon ResidentPermanent Resident</div>	<div>CitizenNon ResidentPermanent Resident</div>
Drivers License Number		
Drivers License Name		
Drivers License Expiry Date		
Passport Number		
Passport Name on Document		
Passport Issue Country		
Passport Issue Date		
Passport Expiry		

Family Relations

Marital status		
Spouse Name		
No. of Dependents		
Name		
Date of birth		
Name		
Date of birth		

Employment Details

	Salaried	Self-employed	Salaried	Self-employed
Employment Type	Retired	Unemployed	Retired	Unemployed
	Student	Home Duties	Student	Home Duties
Employment Status	Primary	Secondary	Primary	Secondary
	Full-time	Part-time	Full-time	Part-time
Employment Basis	Casual	Contract	Casual	Contract
Role				
Employer Name				
Employer Contact Person				
Employer Contact Phone				
Employer's address				
Date commenced	/ /		/ /	

Previous Employment Details

	Salaried	Self-employed	Salaried	Self-employed
Employment Type	Retired	Unemployed	Retired	Unemployed
	Student	Home Duties	Student	Home Duties
Employment Status	Primary	Secondary	Primary	Secondary
	Full-time	Part-time	Full-time	Part-time
Employment Basis	Casual	Contract	Casual	Contract
Role				
Employer Name				
Employer Contact Person				
Employer Contact Phone				
Employer's address				
Date commenced	/ /		/ /	
Date Finished	/ /		/ /	

Income (pa)

Gross salary / wages
Allowance
Bonus
Commission
Overtime essential
Overtime non essential
Other taxable income
Other taxable income
Non taxable income
Non taxable income
Total income

[illegible][illegible]

Expenses (pa)

- Food & Groceries
- Clothing & Personal Care
- Telephone, Internet & Pay TV
- Recreation & Entertainment
- Education
- Child Care
- Child Maintenance
- Medical & Health
- Sport & Hobbies
- Insurance
- KiwiSaver
- Transport
- Rental Expense
- Household Purchases & Maintenance
- Utilities & Rates
- Other
- Total expenses**

[illegible][illegible]

Assets (a)

Please provide a copy of the latest statements for all of your existing financial investments where applicable, including super statements, portfolio reports, or direct equity holdings statements.

Real Estate				
Owner Occupied				
Address	Value	Boarder Income	Ownership %	To Be Sold
Investment				
Address	Value	Rental Income	Ownership %	To Be Sold
Motor Vehicles				
Make	Model	Year	Value	Ownership %
Bank Accounts				
Bank	Type	Value	Ownership %	
Home Contents				
Provider	Value	Ownership %		
KiwiSaver				
Description	Value	Ownership %		
Superfund				
Fund	Membership Number	Value	Ownership %	
Shares				
Shares	Value	Ownership %		
Other				
Description	Value	Ownership %		

Liabilities (b)

Lender	Linked Asset	Rate	Owner	Limit	Balance	Monthly Repayment	Repayment Type	Fixed Rate Expiry	I/O Expiry	Refinance
Credit Cards										
Lender		Card Type			Limit	Balance		Ownership		Refinance
Overdraft										
Lender			Limit		Balance		Ownership		Refinance	
Vehicle Loans										
Lender	Rate	Net Amount	Balance	Repayment	Term	Asset		Ownership	Refinance	
Personal Loans										
Lender	Rate		Net Amount	Balance	Repayment	Term	Ownership		Refinance	
Student Loans										
Details			Balance		Repayment		Ownership		Refinance	
Other Loans										
Lender	Rate		Limit	Balance	Repayment	Expiry		Ownership	Refinance	

Needs & Objectives

Are you guaranteeing a loan for any other person?

Yes

No

If yes please explain:

Select Loan Purpose

Purchase home (owner occupied)

Refinance home/personal loan (owner occupied)

Other owner occupied (e.g. home improvements, personal use)

Purchase investment property

Refinance investment loan

Other investment (e.g. future purchase of property, shares)

If refinancing or consolidating debts; please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you (mandatory):

Preferred Loan Features:

Variable Rate

Fixed Rate

Multiple Account Splits

Additional Repayments

Redraw

Line of Credit

Offset Account

Loan Variations

Portability

Internet Banking

Top Up

Switch Loans

Rate Lock

Bridging Finance

Fortnightly Repayments

Interest Only

Your Financial Planning

Insurance & Asset Protection (protecting the things that matter)

Investment (do I have enough or the right super in place)

Retirement & Income Streams (planning & retiring strategies)

Estate Planning (strategies for your family's future)

Health & Healthcare (strategies for health, ageing or medical needs)

Financial Planning (taking full control of your goals & financial future)

Other (please detail below)

Insurance

Provider	Policy Number	Value	Premium	Linked Contact(s)	Insurance Renewal Date

Advisers

Adviser Type	Accountant	Solicitor	Real Estate Agent	Financial Advisor
Adviser's name				
Business name				
Email				
Phone				
Linked Contact(s)				

Additional Information



Disclosure Statement (Financial Adviser)

Name of financial adviser: Michael Anthony Clinch

Address: 15 First Avenue, Tauranga
P O Box 13083, Tauranga 3141

Trading name: Home Loan Advisers NZ, Astute Financial Management Limited & First Mortgage Managers Limited

Telephone number: 07 928 6252

Fax Number: N/A

Email address: mike@hlanz.co.nz

This disclosure statement was prepared on: 15th November 2019

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 personalised advice about:

Mortgage products

- Different types of home loans
- (e.g. Fixed rate, variable rate, revolving credit, Low Doc / No Doc etc)
- Bridging loans
- Reverse mortgages
- Construction loans
- Home loan packages offered by various lenders

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 that I can try to fix the problem. You may contact the internal complaints scheme by contacting Sarah Johnston, CEO, Astute Financial Management Ltd, on 0508 427 822 or 0275124466 or email Sarah.johnston@astutefinancial.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 Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited at:

Address: Level 4, 101 Lambton Quay, Wellington 6011

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

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, Michael Anthony Clinch, 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: 15th November 2019



Client acknowledgement

I,..... acknowledge receipt of the Disclosure Statement version 3 dated 15th November 2019 of Michael Anthony Clinch trading as Home Loan Advisers NZ, Astute Financial Management Limited, and First Mortgage Managers Limited.

Signed..... Date.....

Signed..... Date.....