



**Right Choice  
Finance** \_\_\_\_\_  
Mortgage-Insurance-KiwiSaver

Right Choice Financial Limited

# **Guidance for Disclosure on Publicly Available Information**



## IMPORTANT INFORMATION ABOUT RIGHT CHOICE FINANCIAL LIMITED

Here is some key information to help you understand the type of advice we can provide, so you can make an informed choice when engaging with us.

### Licensing information

We operate under a Class 2 Financial Advice Provider License, effective from 1st March 2026, issued by the Financial Market Authority.

### Name of Financial Advice Provider: Right Choice Financial Limited Trading as: Right Choice Finance

Our Financial Services Provider (FSP) number: (FSP1011591)(NZBN: 9429053336316)

You can contact us at: **Address:** 5 Heavenly Way, Flatbush, Auckland 2019

**Phone:** 0275090203 **Email:** info@rightchoicefinance.co.nz

**Website:** <https://www.rightchoicefinance.co.nz>

## Nature and Scope of Financial Advice Services

### Services we provide

We provide advice on the following services:

- Home Loans
- KiwiSaver investment strategies
- Personal insurance

### Products we can provide financial advice about

- KiwiSaver investments
- Personal insurance
- Life cover
- Disability
- Income protection
- Trauma/ Permanent Disability
- Mortgage Protection



- Loans, including mortgages, Refinancing and Debt Consolidation

### **Banks and lenders we use**

We source loans from a panel of approved lenders, including: ANZ, ASB, BNZ, Westpac, Kiwibank, First Mortgage Trust, SBS, AIA, The Cooperative Bank, Bank of China, China Construction Bank, ASAP, Avanti Finance, Basecorp Finance, Cressida Capital, DBR, Pepper Money, Funding Partners, Heartland Bank, Liberty, Unity, Prospa, Resimac, Southern Cross Partners, Plus Finance, Zip, XE Money Transfer

### **Referral services**

While we do not advise on investments, fire & general insurance, legal, tax, and accounting services, we can refer you to professionals who do. We do not offer legal or tax advice; consult your solicitor or accountant for this. Any advice regarding KiwiSaver withdrawal for a first home purchase is limited to factual information on the process and does not include recommendations. Consult an investment adviser for retirement savings advice.

### **Our duties and obligations to you**

Under the Financial Markets Conduct Act 2013, we must:

- Ensure you understand the nature and scope of our advice.
- Provide relevant and suitable services based on your circumstances.
- Listen to your needs, treat you fairly and respectfully.
- Act with integrity, prioritizing your interests.
- Exercise care, diligence, and skill.
- Meet competence, knowledge, and skill standards.
- Ensure you understand our recommendations and any associated risks.
- Keep you informed and communicate clearly and effectively.

More information is available at:

[www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties](http://www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties)

### **Fees and expenses**

Generally, we do not charge fees for our financial advice, as we receive commissions from lenders upon loans and Insurance settlement. Exceptions are outlined below:



- If we do not receive a commission from the lender: We may charge a one-off fee, agreed upon in writing before service completion, based on time spent providing advice. This may occur if the product is offered by a lender we are not accredited with or outside our usual arrangements.
- If we must repay commission to the lender: We may charge a fee up to \$2,500 (plus GST), calculated at \$250 (plus GST) per hour, not exceeding the commission amount repaid to the lender. You will be invoiced and given 30 days to pay.

### Conflicts of interest

**How we get paid:** On mortgage and Insurance settlement, we usually receive commissions from the product provider, which may include upfront and trail commissions. We also receive fixed rate rollover fees from some providers for refixing your loan or renewing your Insurance. To prioritize your interests, we follow an advice process ensuring our recommendations are based on your objectives, needs, and circumstances. We manage conflicts of interest by:

- Recommending the best product regardless of commission types and amounts.
- Accessing a range of product providers.
- Ensuring loan amounts match your needs.

### Commissions Table

Lender	Upfront %	Trail %	Refix (\$)
ANZ	0.85%	0.00%	\$150.00
Westpac	0.90%	0.20%	\$0.00
BNZ	0.55%	0.15%	\$0.00
ASB	0.85%	0.00%	\$150.00
ASAP Finance Limited	1.00%	0.00%	\$0.00
Avanti Finance	0.80%	0.00%	\$0.00
Cressida	1.00%	0.00%	\$0.00
DBR	1.00%	0.00%	\$0.00
First Mortgage Trust	1.50%	0.00%	\$0.00
Heartland Bank	\$500 flat	0.00%	\$0.00
NZCU	1.00%	0.00%	\$0.00
Pepper Money	0.60%	0.15%	\$0.00
RESIMAC	0.60%	0.15%	\$0.00
SBS Bank	0.85%	0.00%	\$150.00



Lender	Upfront %	Trail %	Refix (\$)
SELECT	0.60%	0.15%	\$0.00
Southern Cross	1.00%	0.00%	\$0.00
The Co-operative Bank	0.85%	0.00%	\$150.00
TSB	0.85%	0.00%	\$0.00
BOC	0.85%	0.00%	\$150.00
Kiwibank	0.55%	0.15%	\$0.00
Zip Business	0.00%	0.00%	\$0.00
Basecorp Finance	1.00%	0.00%	\$0.00
CFML	0.85%	0.00%	\$150.00

**( Note above may vary and is subject to changes with the respective lender )**

As soon as the loan type and amount are accepted by the lender, I will inform you of the commission received.

### **Payments for referred services**

For Fire & General insurance referrals we may receive commission from Tower Insurance or PIC Insurance Brokers. We do not receive commission or fees from any Lawyer, Accountant, or Investment Adviser we refer you to.

### **What if something goes wrong**

If you are dissatisfied with our service or financial advice, please notify us immediately to resolve the issue promptly. You can complain by emailing [info@rightchoicefinance.co.nz](mailto:info@rightchoicefinance.co.nz), calling Swaran Katal on 0275090203, or writing to us 5 Heavenly Way, Flatbush, Auckland 2019. We follow an internal complaint process:

- We will consider your complaint and outline our resolution plan. Immediate resolutions are prioritized.
- If immediate resolution is not possible, we will acknowledge your complaint within 2 business days and may seek further information.
- We aim to resolve complaints within 10 working days. If more time is needed, we will inform you of the expected response timeframe.
- We will contact you by phone, email, or letter with our resolution proposal.

If unresolved, you can contact our external dispute resolution scheme, Financial Service Complaints Ltd, for free and independent assistance.

**Details:** Financial Services Complaints Limited



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complaints@fscl.org.nz

0800 347 257

### **Availability of Information**

This information can be provided in hardcopy upon request.