

## **PUBLIC DISCLOSURE STATEMENT**

### **CONTACT DETAILS**

Company Name: Property Advice Group Limited Trading as Property Apprentice

FSP Number: FSP157564

Physical Address: Level 1, 6 Mitchelson Street, Ellerslie, Auckland 1051

Postal Address: PO Box 125034, St Heliers, Auckland 1074

Contact details: ph. (09) 575 7736 Email: [info@propertyapprentice.co.nz](mailto:info@propertyapprentice.co.nz) Website:

<https://propertyapprentice.co.nz>

### **LICENSING INFORMATION**

Property Advice Group Limited Trading as Property Apprentice FSP Number FSP157564 Has been granted a Full Licence by the Financial Markets Authority of New Zealand to provide financial advice.

### **NATURE AND SCOPE OF THE ADVICE**

Property Advice Group Limited Trading as Property Apprentice provides advice and coaching support to our clients about property investment. Our financial adviser(s) provide financial advice about residential lending and investments with respect to investing in property. As appropriate we refer our clients to the following network of professionals:

- Mortgage advisers
- Insurance advisers
- Lawyers
- Accountants
- Property Managers

### **FEES OR EXPENSES**

Property Advice Group Limited offers a wide range of education for property investment at no charge. Details available on our website <https://propertyapprentice.co.nz>

Property Advice Group Limited charges a fee for property investment education, coaching support and financial advice services provided to clients. Education and coaching support is charged as a one off payment of less than \$10,000 + GST. Property Advice Group Limited may charge for financial advice services, ranging in price from \$250 - \$2,000 + GST depending on the extent of advice required and the amount of work required by the Financial Adviser(s). All pricing is provided upfront to clients.

### **CONFLICTS OF INTEREST AND INCENTIVES**

From time to time Property Advice Group Limited may receive a commission/referral fee for the referral of services, ranging from one off payments of up to \$500 + GST, or up to 20% of the up front commission received by the referral company. Similarly, Property Advice Group Limited may make payments to those who refer clients to Property Advice Group Limited. Property Advice Group Limited has a client referral program for clients who refer friends or family members to Property Advice Group Limited that result in becoming clients, of \$500 including GST per referral.

All referral fees are made solely at the discretion of Property Advice Group Limited and/or the referral companies are in no way detrimental to our clients and further details can be provided to you at your request.

Paul and Debbie Roberts, owners of Property Advice Group Limited trading as Property Apprentice are also the owners in a Mortgage Company called Rocket Home Loans .

Clients of Property Advice Group Limited trading as Property Apprentice are under no obligation to use Rocket Home Loans, or any other professional that Property Advice Group Limited recommends. Also, Debbie does not provide mortgages for any Property Apprentice clients she is directly involved with.

### **COMPLAINTS HANDLING AND DISPUTES RESOLUTION**

We have a specific code of conduct that we must work within. If you have any concerns or cause for complaint please inform us as soon as possible by email, telephone, in person, or via the Property Apprentice website <https://www.propertyapprentice.co.nz/contact-us/> so we can work to resolve it for you. When we receive a complaint, we will consider it following our internal complaints process (a copy of our internal complaints process is available upon request. The complaint will be resolved as soon as possible, if possible on the same (or next) working day that the complaint has been lodged.

If we are unable to agree on a resolution then you may refer your complaint to Financial Services Complaints Ltd (FSCL) - A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service  
Level 4, Sybase House, 101 Lambton Quay, Wellington 6011  
<http://www.fscl.org.nz>

### **DUTIES INFORMATION**

Property Advice Group Limited trading as Property Apprentice, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>