

Disclosure Statement

Sharp Finance Limited

Financial Service Provider (FSP)

FSP Number: FSP769591

Date: 01/10/2025

Who We Are

Sharp Finance Limited is a registered Financial Service Provider (FSP) providing advice and services in:

- **Home Loans / Mortgages**
- **Personal Insurance** (e.g. life, trauma, income protection)

We are committed to helping clients make informed decisions regarding their financial needs by offering suitable lending and insurance solutions tailored to individual circumstances.

Licensing Information

Sharp Finance Limited operates under a **Financial Advice Provider (FAP) licence** issued by the **Financial Markets Authority (FMA)**.

Licence Name: **Sharp Finance Limited**

FSP Number: FSP769591

Licensed to provide financial advice on:

- Mortgages / Home Loans
 - Personal Insurance products
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Nature and Scope of Advice

We provide advice on the following financial products:

- **Home Loans** from a panel of lenders including
ANZ, Westpac, BNZ, ASB, ASAP Finance Limited, Avanti Finance, Cressida Capital, DBR, First Mortgage Trust, Heartland Bank, Liberty Financial Limited, Unity, Pepper Money, SBS Bank, Southern Cross, AIA, Go Home Loan,

The Co-operative Bank, TSB, Basecorp Finance, CFML, General Finance, Pa las Capital, BIZCAP, Funding Partners, Midlands Funds Management, Finbase, PROSPA, Kiwibank

- **Personal Insurance**, such as:
 - Life Insurance
 - Trauma/Critical Illness Insurance
 - Income Protection
 - Mortgage Protection
 - Total Permanent Disability (TPD)

We only provide advice on products from approved providers we have agreements with. A full list of these providers is available upon request.

Fees and Expenses

For most clients, our service is **free of charge** as we are paid a commission by the lender or insurance provider when your loan or policy is issued.

However, in some cases, a fee may apply (e.g., if your loan is repaid within a short time). This will be disclosed and agreed upon **before any fee is charged**.

Conflicts of Interest and Commissions

We may receive commissions from lenders and insurers when you take out a product through us. The amount depends on the provider and the type of product. These commissions do **not affect the cost** to you.

We manage conflicts of interest by:

- Following a documented advice process
 - Declaring all commissions or incentives
 - Prioritising your interests at all times
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Duties Information

We are bound by the duties in the **Financial Markets Conduct Act 2013** to:

- Give priority to your interests
 - Exercise care, diligence, and skill
 - Meet standards of competence, knowledge, and skill
 - Comply with the code of professional conduct for financial advice services
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Complaints Process

If you have a complaint, please contact us so we can try to resolve it promptly.

Contact Details:

Sharp Finance Limited

Phone: 021-02273969

Email: Raj@sharpfinance.nz

Address: 12 Tampin Road, Hillpark, Auckland, 2102

If we cannot resolve your complaint internally, you can contact our external dispute resolution scheme:

Financial Services Complaints Ltd (FSCL)

Phone: 0800-347257

Website: fscl.org.nz

Email: complaints@fscl.org.nz

This service is **free of charge** to you.

Contact Us

Sharp Finance Limited

FSP Number: FSP769591

Phone: 021-02273969

Email: Raj@sharpfinance.nz

Website: www.sharpfinance.nz

Important Note

This is a general disclosure. For personalised advice, we will provide a **client-specific Disclosure Statement** prior to giving any financial advice.