

Licensed Financial Service Provider Licensing Information

[QUERCUS VALLEY HOLDING LIMITED] (trading as [Q Money]) is licensed as a Financial Service Provider by the [FSDR, FMA & COMMERCE COMMISSION]. Our Financial Services Provider number is [FSP634689].

Contact details are:

[Level2, 10-14 New North Rd, Eden Terrace, Auckland 1021, New Zealand]

Phone: [+64 92 814 680]

Email: [info@quercusgrp.nz]

Website: [www.quercusvalley.com]

Nature and Scope of Advice

[QUERCUS VALLEY HOLDING LIMITED] provides our clients with investing in commercial property, industrial property, residential and agricultural property. Or existing buildings or development projects. We also have partners who can provide the financial planning, mortgage brokering, investment advice, and more.

- We use chartered accountant, risk management team and our 10 years' experience to develop strategies for managing your financial affairs and help you achieve your goals.
- Our independent financial advisors/ professionals will provide independent property investment advice, mortgage advice, and arrange mortgages.
- Our investment services are non-discretionary, meaning we require client approval before any investment transactions proceed.
- Our advice is independent, and we are not limited to specific investment or product providers.

Fees and Expenses Financial Planning Services

- Our planning advice is charged at an hourly rate or case by case [Hourly Rate \$200] plus GST, including the initial consultation.
- The fee depends on the nature and scope of the advice provided. The estimated cost will be outlined in the letter of engagement, and fees will be agreed upon before we proceed.
- We may also charge for administrative and travel costs.

Mortgage Brokering

- We receive commissions/fee from lending institutions for arranging finance. If we obtain pre-approved finance and you do not use it, we reserve the right to charge a fee.

Conflicts of Interest and Incentives

For mortgages, [QUERCUS VALLEY HOLDING LIMITED] and the financial adviser receive commissions from lenders for arranging mortgages. The commission is based on the mortgage amount. To ensure our clients' interests are prioritized, we follow an advice process focused on your goals and circumstances. Our financial advisers undergo annual training on managing conflicts of interest, and our compliance program is audited regularly by a reputable compliance adviser.

Complaints Handling and Dispute Resolution Process

If you are not satisfied with our services, please let us know. You can contact us by email at [mead@quercusgrp.nz] or by phone at [0064 21 354 688]. All complaints are referred to our Compliance Officer, who will acknowledge your complaint within 2 business days and investigate it, aiming to resolve it within 10 business days.

If we are unable to resolve the issue, or if you choose not to use our internal complaints process, you may contact [Dispute Resolution Scheme-FSDR/Fairway], an independent and not-for-profit external resolution scheme.

Contact details for FSDR -FairWay

Level 10, 66 Wyndham Street, Auckland 1010

Phone: 0800 77 44 22

Email: fairwayinfo@fairwayresolution.com

Website: www.fairwayresolution.com/contact-us

Scheme Membership Number- FM5180

Duties Information

Any Financial Adviser giving financial advice on our behalf, have duties under the [Financial Markets Conduct Act 2013 (FMCA)] regarding how we provide advice. We are required to:

- Prioritize your interests by taking all reasonable steps to ensure our advice is not materially influenced by our interests.
- Exercise care, diligence, and skill in providing advice.

- Meet competence, knowledge, and skill standards set by the Financial Markets Conduct Act 2013 (FMCA) and the Financial Advice Provider (FAP) must license issued by the Financial Markets Authority (FMA) and comply with the Code of Professional Conduct for Financial Advice Services], ensuring we have the expertise to provide quality advice.
- Follow ethical standards of behavior, conduct, and client care as per the [Financial Service Providers (Registration and Dispute Resolution) Act 2008], ensuring we treat you properly and provide suitable advice.

For more details, you can contact us or visit <https://fsp-register.companiesoffice.govt.nz/about/the-role-of-the-fspr/>

Quercus