

# Secondary Disclosure Statement

## (Authorised Financial Adviser)



Name and registration number of Authorised Financial Adviser: Jonothan Philip Cameron Corbett, FSP102884

**Physical address:** 4 Bounty Street, Bryndwr, Christchurch, 8053  
**Postal address:** PO Box 4415, Christchurch 8140, New Zealand  
**Trading name:** J P C Consulting Limited, The New Zealand Mortgage Company  
**Telephone number:** 0800 575 626  
**Fax number:** 03 374 5449  
**Email address:** jcorbett@jpccorbett.nz, jcorbett@nzmortgages.nz

This disclosure statement was prepared on: 9 December 2016

### Services and products I provide

I provide the following types of financial adviser services:

- Financial advice  
 Investment planning services

I provide financial adviser services in the following subject matters:

- Property investments

### Products

A consumer credit contract within the meaning of the Credit Contracts and Consumer Finance Act 2003.

Product providers used:

### Fees payable by the client

Nil.

### Other interests and relationships

I am the Director of JPC Consulting Limited and The New Zealand Mortgage Company Limited (trading as The New Zealand Mortgage Company). JPC Consulting Limited is the company that holds the distributor agreements with the product providers and gets remunerated from the product providers. JPC Consulting Limited contracts its services to The New Zealand Mortgage Company.

JPC Consulting Limited holds an agreement with NZ Financial Services Group Limited (NZFSG). Under that agreement, JPC Consulting Limited is eligible to receive preferential commissions from various lenders. The preferential commission is received because of the increased volume of business put through the lenders by the various members of NZFSG. However, JPC Consulting Limited is under no obligation to maintain targets or recommend only a particular lender. JPC Consulting Limited recommends lenders based on a careful analysis of the client's individual financial situation. JPC Consulting Limited also receives, as part of the agreement with NZFSG, access to the client management platform, 'MyCRM'.

JPC Consulting Limited may, where required, share a portion of commission as a referral fee with a licensed real estate agency.

### Remuneration

I am remunerated as a shareholder and director of JPC Consulting Limited primarily by shareholder salary. My company receives, from

the commission/fee described below:

### Referral fees

### Arrangements to manage conflicts of interest in relation to remuneration

I am not incentivised to promote one lender over another. I undertake my own research using sources such as, but not limited to, relevant business news web sites, and the market intelligence information provided by various lenders to identify the most appropriate lender(s) I recommend to clients.

### Non-monetary benefits (soft dollar disclosure)

From time to time, my company and I may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, a free calendar, pen or book, the occasional luncheon, drinks after a briefing session, invitations to sporting events, subsidised professional development, discounted training courses or office supplies, etc.

## Declaration

I, Jonathan Philip Cameron Corbett, 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	<input type="text"/>
Name	<b>Jonathan Philip Cameron Corbett FSP102884</b>
Date	9 December 2016

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## Client acknowledgement

I/we acknowledge receipt of the Secondary Disclosure Statement version 1 dated 9 December 2016 of Jonathan Philip Cameron Corbett of JPC Consulting Limited and The New Zealand Mortgage Company.

Signed	<input type="text"/>	Signed	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>