

DISCLOSURE STATEMENT

Name of adviser: Gennavieve Fleming
FSP number: FSP755532
Company name: Backbone (2018) Ltd
Trading name: Mortgage Link Manawatu
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It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give you advice about:

Home Loans	Farm Loans
Business Loans	Commercial Property Loans
Review of existing lending facilities	Personal Loans

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by:

Address: Managing Director, Mortgage Link (NZ) Ltd, PO Box 305237, Triton Plaza Box Lobby, Auckland 0758
Telephone: 09 394 1863
Email Address: admin@mortgagelink.co.nz

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Financial Disputes Resolution Scheme. This service will cost you nothing and will help us resolve any disagreements.

You can contact the Financial Disputes Resolution Scheme at:

Address: PO Box 2272, Wellington
Telephone number: 0508 337 337
Email address: enquiries@fdrs.org.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration

I, Gennavieve Fleming, 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:

