

ADVISER DISCLOSURE STATEMENT

ABOUT ME

Name of adviser: Derek Hughes
FSP number: FSP61121
Company name: D & E Hughes Financial Services Limited
Trading name: Mortgage Link Kapiti
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This disclosure statement was prepared on: 15th February 2013.

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 and am able to provide financial advice on Category Two products.

PRODUCTS AND SERVICES OFFERED:

- Home loans
- Business loans
- Commercial property loans
- Personal loans
- Farm loans
- Review of existing lending facilities

WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

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

If I am not able to resolve your problem, you can formally lodge your complaint by telephoning, emailing or writing to the General Manager, Mortgage Link (NZ) Limited, PO Box 1196, Queenstown 9348, (03) 442-9518, email office@mortgagelink.co.nz.

If your complaint is still not resolved to your satisfaction, or you decide not to use the internal complaints procedure, you can contact my External Disputes Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Disputes Resolution at:-
Address: PO Box 5730, Wellington 6145
Telephone number: 0508 337 337
Email address: enquiries@fdr.org.nz

HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial services provider at www.fspr.govt.nz. The Financial Markets Authority (FMA) authorises and regulates financial advisers. Contact the FMA for more information, including financial tips and warnings.

You can report on or complain about my conduct to the FMA but in the event of a disagreement, you may first use the dispute resolution procedures described above (under WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?).

DECLARATION

I Derek Hughes declare 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 of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signature: _____