



## Company disclosure

Financial Service Provider: CHM Holdings Ltd t/a Moose Mortgages & Insurance (FSP722971)

This disclosure document was prepared on: 23 April 2026

### Licensing information

CHM Holdings Ltd t/a Moose Mortgages & Insurance, holds a Class 2 Financial Advice Provider (FAP) and is regulated by the Financial Market Authority of New Zealand (FMA): <https://www.fma.govt.nz/>

The Financial Services Legislation Amendment Act 2019 requires CHM Holdings Ltd to hold a current full license for Advisers to provide Financial Advice Services to you, the client.

To view my registration or CHM Holdings Ltd license, please go to the Financial Service Providers Register <https://fsp-register.companiesoffice.govt.nz/> and search our Financial Service Provider (FSP) number.

### Nature and Scope of Advice

- Providing advice for finding a suitable mortgage provider, assisting with the paperwork when you apply for your loan through to offering loan structure advice and implementation.
- Providing advice for a new or existing mortgage that requires refixing or restructuring.
- Assessing your risk of serious illness and disability, so you can have the protection of trauma insurance and also permanent disability insurance.
- Advice on income and mortgage protection insurance to help protect your income if sickness or disability impacted your ability to earn an income.
- Advice on life insurance to protect those who depend on you financially.
- Advice on health insurance to provide access to private hospital or specialist treatment.

Our advice is limited to the nature and scope above and do not provide any advice relating to legal or estate planning (e.g. wills, trusts, contracts etc), general insurance advice, investment planning (e.g. shares, bonds, managed funds, Kiwisaver etc.) and accounting and taxation. You will need to consult an appropriate specialist if you would like advice on the above.

### Providers we work with for mortgages:

ASB, ANZ, Westpac, BNZ, SBS, Bank of China, Heartland Reverse Mortgages, Liberty Finance, Pepper Money, First Mortgage Trust, Basecorp Finance, Avanti Finance, Finbase, Unity, Goldband Finance

### Providers we work with for life and disability insurance:

AIA, Fidelity Life, Asteron Life, NIB

### Providers we work with for health insurance:

AIA, NIB

### Fees, expenses, or other amounts payable for mortgages:

In most cases, We do not charge for its advice or the implementation of our mortgage advice. If there is a situation where the work may be complex we will charge a fee for offering the financial advice. The fee structure will be discussed and confirmed up front before the client decides to proceed or not.



We may charge a fee to the client when dealing with some non-bank lenders that do not pay us a commission or free. Any fees will be discussed and confirmed upfront before the client decides to proceed or not.

We may charge a fee for the financial advice provided to a client if they have settled a home loan through us and have discharged their lending by way of refinancing their home loan to another bank or by selling the property before 27 months from the date of the loan's settlement. We may charge for the total time spent to acquire the lending. Any fees will be discussed and confirmed up front before the client decides to proceed or not.

**Fees, expenses, or other amounts payable for life, disability and health insurance:**

We do not charge a fee for the financial advice provided to a client if they have decided to act on our personal insurance advice. We do not charge a fee for the financial advice provided to a client if they have decided not to act on our advice. There are no fees charged by us in the event you cancel your insurance.

**Conflicts of interest and commissions**

We are paid in the form of commission from lenders, this occurs when we settle a client's loan with them. We will provide specific details of what we get paid during our advice process.

We may also receive an annual trail commission. The commission may be a percentage your outstanding balance on your loan. Other lenders may pay a one off fee for providing advice, and assisting with the implementation of any refixing or restructuring mortgage advice. We will provide specific details of what we get paid during our advice process.

We are paid commission from the insurers we work with. We are paid in the form of an upfront commission. The commission is a percentage of the annual policy's premium. We will provide specific details of what we get paid during our advice process.

We may also receive an annual insurance renewal commission to service and review our on-going clients. This ensures their ever changing needs are kept up to date and are met over time. We will provide specific details of what we get paid during our advice process.

From time to time, product providers may also reward us for the overall business we provide them. They may give us tickets to sports events, hampers, or other incentives.

Our adviser is remunerated by taking drawings from the company.

We may pay a referral commission, or offer gift cards, or vouchers to an individual, or business that has referred you to our business. We will disclose in our advice process the amount we have paid the individual, or business receiving any referral commission, gift card, or voucher.

If we refer you to another business and there is a conflict of interest that is monetary or non-monetary, we will disclose this to you in our advice process.

We reserve the right to only engage with clients where there is a material mutual benefit. If the adviser does not believe there is a clear benefit, we can refuse the right to engage. We aim to ensure that nobody's time is being wasted.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made based on the client's personal goals and circumstances. Our financial advisers undergo on-going training about how to manage conflicts of interest.

We complete registers of conflicts of interests, and the gifts and incentives I receive. Moose Mortgages & Insurance monitors these registers and provides additional training where necessary. Moose Mortgages & Insurance performs a review of our compliance programme when required.



## How we collect, use and share your information

We comply with the Privacy Act 2020. In order to prepare your loan application and determine your eligibility for a loan or insurance, I will require certain personal and financial information. Where reasonably possible, this information is provided directly by you. However, there may be times when we need to collect personal information about you from other sources, such as product providers, your other advisers, publicly available records, credit reporting agencies, or information required for compliance with anti-money laundering and other regulatory requirements.

When we collect information about you indirectly from these sources, the Privacy Act 2020 requires us to take reasonable steps to ensure you are aware of the collection, its purpose, and the intended recipients. We will notify you of these matters as soon as reasonably practicable after the information has been collected, unless you have already been made aware of the collection—for example, through our terms of engagement, adviser and client declaration, application forms, or other prior disclosures.

It is understood that any information gathered for this service and used in any associated advice reports is personal and will be kept confidential and secure. The Privacy Act 2020 gives you the right to request access to, and correction of, your personal information.

Information provided by you or any authorised representative, will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by:

- Professionals, including, but not limited to solicitors, accountants, mortgage advisers, credit reporting agencies, banks property valuers when a referral is required, at your request and;
- If you have insurance, those involved in the insurance process, including, but not limited to insurance underwriters, claims investigators, medical practitioners, re-insurers, insurance reference agencies.
- If I intend to sell my financial advice business, any prospective purchaser of my business.
- The Financial Markets Authority, disputes resolution scheme and/or independent compliance reviewer as required for monitoring or compliance purposes.
- My Professional Indemnity insurer in the event of a complaint
- Lawyers and other professionals, and our insurers (and their advisers), in connection with defending, protecting and/or enforcing our legal rights and interests

This information will be held by us at our director's address, we will keep those details on file for a period of seven years from when our engagement terminates.

From time to time, this information may be updated and/or changed. I undertake to advise you of material changes to any of the items or products/services noted above via email and/or via post.

## Complaints handling and dispute resolution

If you have a problem, concern, or complaint about any part of our service or advice, please contact the director at [info@moosemortgages.co.nz](mailto:info@moosemortgages.co.nz) or write to Level 2, 703 Rosebank Road, Avondale 1026

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 5 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 15 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.
- We will contact you by phone, email, or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, FDRS. FDRS provides an independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. Complaints should be raised with the FDRS



within 3 months of receiving your decision letter from us.

To contact FDRS:

Call: 0508 337 337

Email: [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)

Write to: PO Box 2272, Wellington 6140

### **Duties information**

I have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

I am required to:

- Give priority to your interests when giving financial advice.
- Exercise care, diligence, and skill.
- Meet standards of competence, knowledge, and skill as set by the Code of Professional Conduct for Financial Advice Services.
- Meet standards of ethical behaviour, conduct, and client care as set by the Code of Professional Conduct for Financial Advice Services.
- Protect client information.