

Opua Bay Limited (T/A Mortgage Sure Mortgage Advisors (Mortgage Sure))

WYD Holdings Limited (T/A Mortgage Sure Mortgage Advisors (Mortgage Sure))

Holdem Together Limited (T/A Mortgage Sure Mortgage Advisors (Mortgage Sure))

Mortgagesure.co.nz

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This document sets out the information that Mortgage Sure is required to make publicly available in accordance with the Financial Markets Conduct Regulations 2014.

### *An overview of our business*

Mortgage Sure is a trading name for Opua Bay Limited and WYD Holdings Limited and Holdem Together Limited which are financial service providers that operate under the 'Mortgage Sure' brand.

Mortgage Sure, through our advisers, provides financial advice to our clients.

Advisers run their own Adviser Businesses. They are Financial Advice Providers under the Financial Markets Conduct Act 2013 and each Adviser Business is required to be registered on the [Financial Service Providers Register](#) (FSPR).

We engage Financial Advisers to provide financial advice to clients. The FSPR shows the Financial Advisers who have been engaged by Mortgage Sure.

The Financial Advisers you can search for on our website are engaged by Mortgage Sure.

### *Licensing information*

Opua Bay Limited is a registered Financial Service Provider (FSP761132, trading as Mortgage Sure) holds a licence issued by the Financial Markets Authority to provide financial advice.

WYD Holdings Limited is a registered Financial Service Provider (FSP761152, trading as Mortgage Sure) holds a licence issued by the Financial Markets Authority to provide financial advice.

Holdem Together Limited is a registered Financial Service Provider (FSPR733051, trading as Mortgage Sure) holds a licence issued by the Financial Markets Authority to provide financial advice.

### *Scope of this Publicly Available Disclosure*

This document sets out some information about Opuia Bay limited and WYD Holdings Limited and Holdem Together Limited, as required by the Financial Markets Conduct Regulations 2013.

Each adviser has their own Disclosure Guide. These are available on our website and are provided on request and also are provided by the Financial Adviser when they are engaged to provide financial advice to a current or prospective client.

In this Disclosure Statement, we refer to Opuia Bay's and WYD Holding's and Holdem Together's Publicly Available Information Disclosures and the Financial Adviser's Disclosure Guide collectively as the "Adviser Disclosures".

### *Financial Advice and Product Providers*

Opuia Bay and WYD Holdings and Holdem Together and its' financial advisers provide financial advice directly to clients. We provide financial advice about Lending products. We only provide advice about products from providers we are certified and registered with.

The Adviser Disclosures:

- Set out the specific products that they can provide financial advice on.

- Set out the relevant product providers

### *Fees and Expenses*

In general, our service is free to clients as the product providers pay us a commission on completed business. Occasionally, where a provider does not pay us a commission, we may need to charge a fee. Fees will always be justified by the amount of work involved in the transaction/advice and will be clearly explained up-front for the Client to agree to before proceeding.

### *Conflicts of Interest*

Opuia Bay and WYD Holdings and Holdem Together are required to disclose any interests which a client may expect to materially influence the financial advice a client may receive from Opuia Bay or WYD Holdings or Holdem Together.

### *Commissions & incentives*

In relation to lending products, Opuia Bay and WYD Holdings and Holdem Together may receive a commission payment from the applicable lender if a loan arranged by an Opuia Bay or WYD Holdings or Holdem Together adviser is advanced.

All referral partnerships are outlined in our Advisor Disclosures, which can be found on our website. Opuia Bay and WYD Holdings and Holdem Together manage the potential conflicts of interest arising as a result of these payments by ensuring:

Commission payments are disclosed to clients.

Payments for both lending and insurance commissions may include an upfront payment, together with an ongoing renewal or trail payment. More information about those commissions, and any other incentives they may receive, is set out in the Adviser Disclosures.

#### *Other interests*

There are no other interests to disclose.

#### *Complaints and Dispute Resolution*

If you have a complaint about the financial advice or the service you've received from Opuia Bay Limited or WYD Holdings Limited or Holdem Together Limited please lodge a complaint with us. Information about our complaints process can be found in our Adviser Disclosures.

In the first instance, please lodge a complaint by emailing [hawkesbay@mortgagesure.co.nz](mailto:hawkesbay@mortgagesure.co.nz). Include as much detail as possible about the nature of your complaint, and what you'd like to happen to resolve the complaint. We will acknowledge receipt of your complaint within two business days, and register your complaint in our Complaints Register. We will investigate your complaint and aim to provide a response to you within seven working days of acknowledging receipt of your complaint. If we need more time to prepare our response, we'll let you know. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you.

Details of this service are:

Insurance & Financial Services Ombudsman Scheme  
info@ifso.nz  
0800 888 202

#### *Our Duties*

Opuia Bay Limited and WYD Holdings Limited and Holdem Together Limited are bound by and support the duties set out in the Financial Markets Conduct Act 2013.

These duties are:

- Meet the standards of competence, knowledge, and skill and the standards of ethical behaviour, conduct, and client care set out in the Code of Professional Conduct for Financial Advice Providers.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.

This is only a summary of the duties that we have. More information is available by contacting us, checking out Advisor Disclosures or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.