

Scope of Service Agreement

Important information about Gotham Tech Limited t/as LoanOptions.ai

Financial Advice Provider

NZBN: 9429050975334, Financial Service Provider: FSP1005864

Email: info@loanoptions.ai

P: 0800 467 006

W: www.loanoptions.ai/nz

We encourage you to read the important information given below. It may help you decide whether your financial needs may be met by engaging with us.

License status and conditions

We hold a financial advice provider license, issued by the Financial Markets Authority, to provide financial advice. We are also authorised by the financial advice provider license held by the insurers below to provide advice on general insurance products.

Nature and scope of financial advice service

We engage Nominated Representatives to provide financial advice on the following financial products:

Vehicle and Equipment Finance and Personal loan products

Gotham Tech Limited t/as LoanOptions.ai, through Nominated Representatives under its license, provides financial advice about vehicle and equipment finance and personal loan products only from the following providers (also known as Credit Providers):

- Auto Finance Direct | W: autofinancedirect.co.nz^{PENDING}
- Avanti Finance | W: avantifinance.co.nz
- BNZ | W: bnz.co.nz
- Branded Financial Services | W: brandedfinancial.co.nz
- Broadlands | W: broadlands.co.nz
- Community Financial Services (CFS) | W: cfsfinance.co.nz
- Flexi Commercial | W: flexicommercial.com/nz
- Finance Now | W: financenow.co.nz
- Financial Holdings Limited | W: fhlnz.co.nz
- Gem Finance (Latitude Financial) | W: gemfinance.co.nz
- Geneva Finance | W: genevafinance.co.nz
- Get Capital | getcapital.co.nz^{PENDING}

- GoCar Finance (Owned by Money3) | W: gocar.co.nz
- Heartland Bank | W: heartland.co.nz^{PENDING}
- Instant Finance | W: instantfinance.co.nz^{PENDING}
- Marac | W: marac.co.nz^{PENDING}
- My Finance | W: myfinance.co.nz^{PENDING}
- Oxford Finance | W: oxfordfinance.co.nz
- Partners Finance Lease | W: partnersfinance.co.nz^{PENDING}
- The Co-operative Bank | W: co-operativebank.co.nz^{PENDING}

General insurance products

These are policies that insure your personal assets (e.g. motor vehicle, and watercraft etc). Gotham Tech Limited t/as LoanOptions.ai, through its Nominated Representatives, provides factual information about general insurance products, designed to insure the asset you are purchasing through us, from the following Insurers:

- Autosure Insurance | FSP:38802
- Janssen Insurance | FSP:1002521
- Quest Insurance Group | FSP:12861

Gotham Tech Limited t/as LoanOptions.ai provides a financial advice service related to:

We only provide you with financial advice in relation to Personal Lending such as vehicle finance and personal loans.

Gotham Tech Limited t/as LoanOptions.ai does not provide financial advice service related to:

- General Insurances (such as home, contents, vehicles, health and travel insurance)
- Mortgages secured against real estate assets
- Personal Risk insurance (such as life insurance, income protection insurance, mortgage protection insurance, total and permanent disability insurance, trauma or critical health insurance, and medical insurance)
- Investment products (such as shares, bonds, managed funds, etc.) and KiwiSaver products; and
- Estate planning (such as Wills, Enduring Powers of Attorney, and trusts of any description).

You will need to consult appropriate specialists if you would like advice in the above areas.

Duties

Gotham Tech Limited t/as LoanOptions.ai and our financial advisers are bound by the following duties under the Financial Markets Conduct Act 2013 to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part

of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and

- Give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.

Fees, expenses, or other amounts payable

Gotham Tech Limited t/as LoanOptions.ai will charge an origination fee for the financial advice provided to you or for implementing that advice. Remuneration may also be paid by the product providers by way of commission. We may also charge a fee for the financial advice service provided to a client where a client cancels a fire and general insurance policy (or policies) within 24 months from the date that policy is put in place through us.

Conflicts of interest and commissions or other incentives

Vehicle and Equipment Finance and Personal loan products:

Gotham Tech Limited t/as LoanOptions.ai will receive commission from the lenders who provide vehicle and equipment finance and personal loan products. If you decide to proceed, then the lender will pay commission based on the amount of loan settled with that lender or lenders.

General insurance products:

Gotham Tech Limited t/as LoanOptions.ai and its advisers will receive commission from the insurance companies who provide general insurance products. If you decide to take out a policy, then the insurance company will pay commission based on the premium that you pay. Our representative may also receive commission or other incentives.

Additional Remuneration:

From time to time, various product providers (described previously) may also reward Gotham Tech Limited t/as LoanOptions.ai for the overall business provided to them. They may give tickets to sports events, hampers, or other incentives.

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 your requirements and objectives and circumstances. Our representatives undergo annual professional development training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives received.

Complaints handling and dispute resolution

Gotham Tech Limited t/as LoanOptions.ai takes all complaints seriously and works to resolve them as quickly as possible. If you wish to obtain information about how to make a complaint and an overview of our internal complaints process please email info@loanoptions.ai. If you are unhappy with our financial advice service, and wish to make a complaint, please contact your financial adviser so he or she can try to put things right.

Our website also provides information about, and the contact details of, the dispute resolution scheme we belong to. That scheme provides a free and independent service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

If you do not feel comfortable discussing your concerns with your adviser, you can call us on 0800 467 006 between the hours of 8:30 am – 5 pm weekdays. Email us at info@loanoptions.ai or write to us at SUITE A FLOOR 8, 152 QUAY STREET, AUCKLAND, 1010, addressing your letter to the attention of the General Manager.

How your Complaint will be handled

We will deal with your complaint using our internal complaints handling process:

- We will investigate your complaint by analysing the information you provided us; and We may contact you to get additional information about your complaint; and
- We aim to resolve your complaint within 40 days of its receipt and advise you, in writing, our proposed resolution to your complaint.

If we cannot resolve your complaint within 40 days of receipt (or any additional time you have given us thereafter, at our request) you can contact the Financial Services Complaints Ltd (FSCL).

FSCL provides an independent external dispute resolution service to consumers with complaints about their financial service providers. This service will cost you nothing and will help us to investigate or resolve your complaint if it is not resolved to your satisfaction using our internal complaints process. You can contact the Financial Services Complaints Scheme at:

A: Level 4, 101 Lambton Quay, Wellington 6011 or P O Box 5967, Wellington 6140
E: complaints@fscl.org.nz
W: www.fscl.org.nz
T: 0800 347 257 or +64 4 4723725

Signatures of Applicant / Director / Guarantor(s)

I/We declare that I have read and understood this Privacy Statement and Consent, Disclosure Document and Scope of Service Agreement. I / We consent to the collection, use, holding and disclosure of my information as set out above and for my information being disclosed to the Credit Providers named in this document and a CRB for customer identification purposes. By signing the below you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you.

APPLICANT / DIRECTOR / GUARANTOR SIGNATURE