

FINANCIAL ADVISER DISCLOSURE STATEMENT

Name of Financial Adviser: Justin Hayward
FSPR Registration Number: FSP33163
Address: Auckland Home Loans
PO Box 125273, St Heliers, Auckland
Trading Name: Residential Home Loans Ltd
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Email Address: justin.hayward@hlg.co.nz This disclosure statement was prepared on: 1 July 2011

It is important that you read this document

This information will help you 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 registered, but not authorised financial adviser.

I can give you advice about consumer credit contracts (within the meaning of the Credit Contracts and Consumer Finance Act 2003), bank term deposits, call debt securities and a unit in a cash or term portfolio investment entity.

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 so that I can try to fix the problem.

We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone, email or in writing. Please contact:

Darren Pratley
Director
The Home Loan Group (NZ) Ltd
Phone: 09 522 8182
Email: darren.pratley@hlg.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 Services Complaints Ltd (FSCL). This service will cost you nothing, and will help us resolve any disagreements.

You can contact FSCL at:

Address: PO Box 5967, Lambton Quay, Wellington 6145
Telephone Number: 0800 347 257 Email Address: info@fscl.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 Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission, 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, Justin Hayward, 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: Dated: