

Disclosure Statement
(Financial Advice Provider)



Name and registration number of Financial Advice Provider:	Ingram Consulting Limited FSP764531
Name and registration number of Financial Adviser:	Asher Calderwood Ingram – FSP594569 (Known as Asher Ingram)
Address:	Level 1, 252 Cumberland Street, Dunedin 9016
Trading Name:	MoaMoney
Telephone Number:	027 380 3734
Email address:	asher@moamoney.co.nz

This disclosure statement was prepared on 27th September 2021

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.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

What sort of adviser am I?

I am a Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

How can I help you?

I have been authorised to provide you with financial adviser services of the following categories:

- Financial advice
- Lending advice
- Investment advice
- Retirement planning services

When I do this, I will be able to give advice and/or provide a service about:

- Financial products provided by only 1 organisation
- Financial products provided by a small number of organisations (2 to 5 organisations)
- Financial products provided by a broad range of organisations (more than 5 organisations)

How do I get paid for the services that I provide to you?

Payment type		Description
<input type="checkbox"/>	Fees only	My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.
<input checked="" type="checkbox"/>	Fees	My services are paid for by the fees that you pay as well as other ways.
<input checked="" type="checkbox"/>	Commissions	There are situations in which my employer will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input type="checkbox"/>	Extra payments from my employer	I may receive extra payments from my employer depending upon the decisions that you make.
<input type="checkbox"/>	Non-financial benefits from other organisations	Other organisation may give my employer non-financial benefits depending on the decisions that you make.

I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may receive in relation to the services that I provide to you. I must tell you these things before I provide a service or, if that is not practicable, as soon as practicable after I provide that service.

What are my obligations?

As a Financial Adviser, I must comply with the Code of Professional Conduct for Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

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 fix the problem.

If we cannot agree on how to fix the issue you can contact Financial Dispute Resolution. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Dispute Resolution at:

Physical address: Level 9, 109 Featherston Street, Wellington 6011

Postal address: Freepost 231075, PO Box 2272, Wellington 6145

Freephone number: 0508 337 337

Email address: enquiries@fdr.org.nz

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.

If you have any questions about financial advisers generally, you can contact the Financial Markets Authority.

How am I regulated by the Government?

You can check that I am a registered financial services provider and a Financial Adviser at <http://www.fspr.govt.nz>

The financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of any disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Services and products I provide

I provide Lending Advice, Investment Advice, and a Retirement Planning Service.

Products

In most cases I provide financial advice relating to products provided by:

Investments:	Mortgages:
Select Wealth (JMIS)	ASB
ANZ Investments (OneAnswer)	ANZ
Booster	BNZ
Synergy	Westpac
KiwiSaver:	SBS
OneAnswer (ANZ)	Resimac
Booster	Liberty Financial Ltd
Select KiwiSaver	Cooperative Bank
Summer KiwiSaver	
Generate	

Fees payable by the client:

Investments:

In most cases I am remunerated by the product provider however when preparing an investment or retirement planning report I charge the following:

Investment report: \$750 incl. GST

Retirement planning report: \$1,500 incl. GST

Mortgages:

I am a professional and charge for my services accordingly. My rate is \$250 per hour plus GST (if applicable) and can expect to spend at least 12 hours on a standard mortgage. In normal circumstances the product provider pays my fee, however if you cancel your mortgage within 30 months these fees are paid back to the provider. In this case I will directly bill you for my services. If my hourly fee exceeds the funds that I need to return, I will only charge the total value that I need to return to the product provider.

For avoidance of doubt, if you instruct me to act as an Financial Adviser to advise you upon and assist you in the provision of mortgage finance, it is a term of our agreement that, in the event that you obtain mortgage finance as a result of my service ("The Services") and that you cancel that mortgage within 30 months and that I am required to repay to the finance provider my fee received for the Services, I am entitled to charge you for the Services at that rate and that you are liable to pay me for the Services.

In the case that I obtain conditional approval and you do not use this letter of offer to purchase a home I will charge \$850 incl. GST. This fee is charged to cover costs relating to the time that I have put in to obtain approval.

For foreign lending applications I charge \$2,000 exempt of GST for obtaining conditional approval. Note that I will not charge an additional \$1,200 for non-use of the conditional approval letter however I will still need to charge my hourly rate if you do cancel your mortgage within 30 months.

Remuneration

I receive commissions directly from product providers and direct billing to clients in particular cases (see **Fees payable by the client**). Remuneration MoaMoney receives for services rendered are as follows:

Product Provider	Initial commission (% of total value)	Trail commission (ongoing p.a. commission as % of total value)
KiwiSaver		
Booster	\$30 (after 12 months)	0.25 - 0.50%
OneAnswer	0%	0.15 - 0.25%
Select	\$50- \$300	0.25%
Summer	0%	0.25%
Generate	\$40 - \$240	0.25%
Investments		
Select Wealth Management	1%	0.5%
ANZ Investments	1%	0.5%
Booster	0%	Up to 1.05%
Booster UK Pension transfer	1%	0.5%
Investments other than above	1%	0.5%
Mortgages		
ASB	0.80% of loan value	0%
ANZ	0.85%	0%
Westpac	0.60%	0.20%
BNZ	0.55%	0.15%
Cooperative Bank	0.70%	0%
SBS	0.80%	0%
Resimac	0.60 - 0.80%	0.15 – 0.25%
Liberty Financial	0.60 – 0.80%	0 – 0.15%

Managing conflicts of interest

I manage conflicts of interest in relation to remuneration by disclosing remuneration to my clients and ensure products are suitable for the client, given their personal circumstances.

I use appropriate independent product research for investment and lending products to ensure the product I recommend to you is suitable for your needs and not influenced by the commission or remuneration associated with that product.

Non-monetary benefits

Occasionally I will receive non-monetary benefits. These benefits could include things such as bottles of wine, free calendars, pens, or books, lunch, drinks, tickets to sporting events, subsidised professional development, discounted training courses etc.

Adviser Declaration

I, Asher Calderwood Ingram, declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement version 1.0 is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

A handwritten signature in blue ink, consisting of a stylized, cursive 'A' followed by a long horizontal line extending to the right.

Asher Calderwood Ingram – FSP594569

Date:

05/08/2021