

## **DISCLOSURE STATEMENT for Beryl Colley**

### **Mortgage Broker at 360 Consulting Group Ltd T/A Bricks and Mortgages**

Email: [beryl@bricksandmortgages.co.nz](mailto:beryl@bricksandmortgages.co.nz), Phone (04)971 9990, Mobile: 021 2431135 Address: Level 2 20 Daly St, Lower Hutt, Postal: PO Box 30-105 Lower Hutt, Web: [www.bricksandmortgages.co.nz](http://www.bricksandmortgages.co.nz)

#### **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.

#### **What sort of adviser am I?**

I am a registered, but not authorised, financial adviser. I can give you advice about category 2 financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products.

I am a specialist mortgage broker and personal risk adviser and I can provide you with advice as well as transactional services relating to mortgages, life insurance disability and medical insurance.

#### **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 I can try to fix the problem. You may contact our internal disputes service by telephoning 04 971 9990, by email [beryl@bricksandmortgages.co.nz](mailto:beryl@bricksandmortgages.co.nz) or in writing to PO Box 30-105 Lower Hutt 5040.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Ltd. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial services Complaints Ltd by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz), calling Financial services complaints Ltd on 0800 347257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

#### **How am I regulated by the Government?**

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority 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 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, Beryl Colley, 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: \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_

This Disclosure Statement, (version 1,) was prepared on 1<sup>st</sup> July 2011

## What sort of Adviser am I?

- A. I am a specialist mortgage broker and personal risk adviser and can provide you advice as well as transactional services relating to mortgages, life insurance, disability and medical insurance.

### Financial Services Complaints Limited

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Phone: 0800 347257 or 04 472 3725  
Fax: 04 472 3728  
Postal Address: PO Box 5967  
Lambton Quay  
Wellington 6145

### Insurance and Savings Ombudsman Scheme

Web: [www.isombudsman.org.nz](http://www.isombudsman.org.nz)  
Phone: 0800 888 202 or 04 499 7612  
Fax: 04 499 7614  
Postal Address: PO Box 10-845  
Wellington 6143

### Banking Ombudsman Scheme

Email: [help@bankomb.org.nz](mailto:help@bankomb.org.nz)  
Phone: 0800 805950  
Fax: 04 471 0548  
Postal Address: Freepost 218002P  
PO Box 10573  
The Terrace  
Wellington 6143

### Financial Disputes Resolution Scheme

Email: [enquiries@fdr.org.nz](mailto:enquiries@fdr.org.nz)  
Phone: 0508 337 337  
Fax: 04 918 4901  
Postal Address: Freepost 231075  
PO Box 5730  
Wellington 6145