Financial Advice Provider Disclosure Statement

This Disclosure Statement provides you with important information about the financial advice services provided by Vega Mortgages Limited, referred to in this document as **Vega, we and our**. This Disclosure Statement was prepared on 17 June 2026.

About Us

Vega Mortgages Limited
FSP Number: 653431
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Email: hello@vegalend.co.nz
Website: vegalend.co.nz

Licensing Information

Vega Mortgages Limited is authorised to provide financial advice services under a licence issued by the Financial Markets Authority to Vega Group Holdings Limited, FSP number 773794. The licence is subject to standard conditions imposed by the Financial Markets Authority.

Reliability

Vega Mortgages Limited and Vega Group Holdings Limited have not been subject to a reliability event. A reliability event is something that might materially influence you in deciding to seek financial advice from Vega. As an example, it would include legal proceedings against Vega or other matters required to be disclosed under the financial advice disclosure rules.

Nature and scope of my advice

Vega is able to provide financial advice in relation to a range of borrowing needs, including advice on loan products, loan structures, and lending options to help meet your needs and objectives.

This may include advice on:

- Home loans
- Investment property loans
- Construction and development loans
- Home loan top-ups
- Restructuring of existing home loans
- Re-fixing of existing home loans
- Personal loans, where within scope and available through approved providers
- Business loans, where within scope and available through approved providers

Our advice is based on your personal circumstances, financial position, needs, and objectives, using the information you provide to us. It is limited to the lenders and lending products that Vega is accredited to advise on and can access through Vega Mortgages Limited, which means we do not consider every lender or every product available in the market.

The scope of our advice may also be limited by the purpose of the engagement or by any instructions you give us. For example, you may ask us to assist with a specific lending purpose, a particular loan structure, or limited group of lenders. Where this occurs, we will explain the limitation to you.

Lenders we have access to

We source loans from a panel of approved lenders. The lenders we can currently use include those listed below. This list may change from time to time.

ANZ	First Mortgage Trust
ASB Bank	Funding Partners
BNZ	GEM by Latitude
Westpac	General Finance
Kiwibank	Heartland Bank
SBS Bank	BizCap
The Co-operative Bank	Prospa
TSB	Pallas Capital
Pepper Money	Southern Cross Partners
Unity Credit Union	CFML
Liberty Financial	Cressida Capital
Avanti Finance	DBR
Bank of China	Finbase
Basecorp Finance	WBS
Xceda Finance	

How it works

We will guide you through each step of the loan advice process.

1. Meet with you to understand your circumstances, needs, and goals.
2. Gather relevant information and supporting documents.
3. Research lending options that are suitable for your needs and circumstances.
4. Discuss the available options with you and, with your agreement, prepare and submit your application.
5. Support you through the application and approval process.
6. Provide advice and recommendations, taking into account the lender's approved terms, conditions, interest rates, fees, and loan structure.
7. Assist you through to settlement.
8. Follow up after settlement and offer ongoing reviews to help ensure your lending arrangements continue to meet your needs and goals.

Our commitment to you

We are committed to providing clear, suitable, and practical advice based on your circumstances, needs, and objectives. We will explain our recommendations, outline any important limitations, risks, costs, and implications, and support you through the advice and application process so you can make an informed decision.

How we are paid for our advice

Lender commissions

On settlement of a mortgage or other lending product, Vega usually receives commission from the applicable lender or product provider, unless the provider does not pay commission.

The commission is generally an upfront commission but may also include trail commission. Vega may also receive a fixed-rate rollover or re-fix fee from some product providers if we assist you with re-fixing your loan.

When we provide our advice and recommendations, we will also provide you with the amount and frequency of the commission we expect to receive.

Fees and expenses

Any fees, charges, or expenses relating to your loan application or lending arrangements will be set out in the lender's documentation, including the letter of offer, and are payable by you directly to the lender or relevant service provider.

We do not usually charge you a fee, expense, or any other amount for the financial advice we provide. However, in some circumstances, Vega may charge a fee for the advice and services provided. This is more likely where:

- your application is more complex in nature
- it involves a non-bank or non-mainstream lender
- the relevant provider does not pay commission
- additional work is required outside the standard advice process

Any such fee will be discussed with you in advance and agreed before it is charged or is payable. The amount of the fee, the reason it is being charged, and the method of payment will be disclosed to you in writing.

Depending on the lending arrangement, the fee may be payable directly by you, added to the loan, or deducted from loan proceeds at settlement.

Fee if you do not proceed with the arranged lending

If a loan approval is obtained through our services and you then choose not to proceed with that approval or instead proceed directly with another lender or through another adviser, Vega may charge you a fee of **$3,000**.

This fee reflects the work undertaken and costs incurred in assisting you to obtain the approval. In some situations, the fee payable may be less than this.

Service-related fee

If you repay your loan, refinance it, or make a significant lump sum repayment within 28 months of drawdown, the lender may require Vega to repay some or all of the commission Vega received in relation to your loan.

If this occurs, Vega may charge you a fee of **$3,000**. The amount charged is to reflect the time spent preparing the loan application, obtaining an approval and providing the advice. In some situations, the fee payable may be less than this.

Referral fees and other benefits

If we refer you to a third-party adviser or provider for a service outside the scope of our mortgage advice, Vega may receive a referral fee, commission, or other benefit from that provider.

This may apply to referrals for services such as:

- Personal insurance
- Fire and general insurance
- Business insurance
- Asset finance
- KiwiSaver
- Foreign exchange services
- Other specialist or professional services

If Vega will receive a referral fee, commission, or other benefit in connection with a referral, we will disclose the nature of that arrangement to you. Where practical, we will also disclose the amount of the fee or the method by which it is calculated.

How we manage conflicts of interest

To help ensure we prioritise your interests, Vega follows an advice process designed to ensure recommendations are based on your individual needs, goals, and circumstances.

When providing advice, we will recommend lending products and structures that are suitable for your needs, objectives, and circumstances, regardless of the type or amount of commission we may receive. We will ensure that the amount of any loan we recommend is consistent with your identified needs and circumstances.

Vega manages conflicts of interest through training, policies, supervision, advice reviews, and compliance monitoring. We will also disclose fees, commissions, referral fees, and other benefits as required, including the amount of those benefits or, where the exact amount is not known, how the amount will be calculated.

Our duties

When we provide financial advice, Vega and anyone who gives advice on our behalf must comply with the duties under the Financial Markets Conduct Act 2013.

This means we must:

- meet the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services
- give priority to your interests
- exercise care, diligence and skill
- meet the standards of ethical behaviour, conduct and client care set out in the Code of Professional Conduct for Financial Advice Services
- This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at https://www.fma.govt.nz.

Privacy

We collect, use, store and disclose personal information in accordance with our Privacy Policy. A copy of our Privacy Policy is available at https://vegalend.co.nz/privacy-policy.

Complaints Process

IIf you are dissatisfied with our financial advice or service, we invite you to tell us about it so we can understand and respond to your concerns.

You can contact our internal complaints service by:

- phoning us on 0800 834 253
- emailing us at compliance@vegalend.co.nz using the subject line Complaint – [Your Name]

Please set out the nature of your complaint and the resolution you are seeking.

We will acknowledge receipt of your complaint within 24 hours. We will then record your complaint in our Complaints Register and work with you to resolve it. We may want to meet with you to better understand your concerns.

We will aim to provide an answer to you within seven working days of receiving your complaint. If we need more time to investigate your complaint, we will 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, free for you to use, and can help resolve the complaint.

Our external dispute resolution service is:

Financial Services Complaints Limited

Email: complaints@fscl.org.nz

Phone: 0800 347 257

Website: www.fscl.org.nz

Availability of Information

This information can be provided in hard copy on request by contacting us at compliance@vegalend.co.nz.