

Credsol Financial Services

Public Disclosure Statement (Disclosure on Publicly Available Information)

Stage 1 Disclosure

Last updated: November 2026

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Important information about our business

Credsol Financial Services (FSP743011) holds a Financial Advice Provider (FAP) licence issued by the Financial Markets Authority (FMA) to provide financial advice services.

Our office contact details:

- **Address:** 1 Waiohua Road, Greenlane, Auckland 1061
- **Phone:** +64 22 042 242
- **Email: syed.ahmad@credsol.co.nz**
- **Website: credsol.co.nz**

Nature and scope of financial advice services

Our Services

- First Home Buying
- Investment Property Finance
- Mortgage Refinancing & Restructure
- Residential Mortgage Lending
- Lending Structure and Loan Strategy
- Bank and Non-Bank Lending Solutions

Products we can provide financial advice about

- Residential Home Loans (including new purchase, top-ups, refix, and restructure)
- First Home Buyer Mortgages
- Investment Property Loans
- Mortgage Refinance Solutions
- Fixed and Floating Rate Home Loans
- Construction Loans
- Top-Up Lending
- Debt Consolidation Loans

Product providers we might recommend

Our advisers provide financial advice about mortgages and lending products provided by a wide panel of bank and non-bank lenders, including:

- **Banks:** ANZ, ASB, BNZ, ICBC, Bank of China, China Construction Bank, Kiwi Bank, SBS Bank, The Co-Operative Bank
- **Non-Bank & Specialist Lenders:** Avanti Finance, Pepper Money, Liberty Financial, Base Corp Finance, Prospa NZ, Cressida Capital, DBR Property Financiers, First Mortgage Trust, Southern Cross Partners, ASAP Finance, AIA GO Home Loans, Conrad Funds Management Limited (CFML), Funding Partners, Plus Finance, and Unity (formerly NZCU), Heartland Bank

Limitations on our advice (What we do not advise on)

Credsol Financial Services does not provide financial advice services relating to:

- Legal or estate planning (e.g., wills, trusts, contracts, etc.)
- Insurance advice (e.g., life, health, or general insurance)

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- Investment products (e.g., shares, bonds, managed funds, KiwiSaver, etc.)
- Property investment selection or accounting advice

You will need to consult an appropriate specialist if you would like advice on any of the above areas.

Our fees, expenses, and client liability

Credsol Financial Services usually does not charge you an upfront fee for our financial advice and mortgage services, as we are paid a commission by the lender when your loan settles. However, we may charge you a fee to the tune of 1% to 1.5% of lending through us or recover costs in the following circumstances:

- **Complex Advice or No-Commission Lending:** In limited circumstances where your requirements are more complex, where a product provider does not pay an upfront commission (or offers only a reduced commission), or where significant work is undertaken, and you choose not to proceed with an approved loan, we may charge a service fee. The actual fee (either a set of dollar amounts or a percentage-based fee) will always be discussed and agreed with you before we proceed, and we will explain how it is payable.

- **Early Repayment / Refinance Liability (Clawback Recovery Fee):** If you repay or refinance any loan arranged through us within a period of up to 24 months from settlement (the "clawback period"), the lender may require us to repay part or all of the upfront commission we received. In this situation, you will be liable to pay us a clawback recovery fee based upon the exact amount of commission we are required to pay back to the lender. This fee reduces a sliding scale based on the length of time you have held the loan—the closer to the end of the clawback period you are, the lower the fee.

- **Other Costs & Third-Party Expenses:** Where other direct costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree on all additional costs with you before incurring them. In addition, if you choose to take out a mortgage, you will be responsible for making your loan repayments along with standard third-party costs associated with obtaining finance, such as legal fees, property valuation fees, and lender application fees.

Commissions

If you decide to take out a loan through us, Credsol Financial Services will receive a commission from the product provider (lender) that you choose. The amount of commission depends on the lender and the amount you borrow, as follows:

- **Initial (Upfront) Commission:** Commission is paid as a fixed percentage of the value of your loan balance (typically between 0.50% and 0.90% depending on the lender and loan type) upon settlement of your loan.
- **Ongoing (Trail) Commission:** We may also receive an ongoing commission of between 0% and 0.20% per annum of your outstanding mortgage balance, usually calculated and paid at the end of each month in which you hold the loan.
- **Refix Fee:** We may receive a flat refix fee (typically between $0 and $200) from some banks to facilitate the refixing of your existing lending.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority, although we do have business relationships with product providers.

- **Adviser Remuneration:** Our advisers may be paid a salary, commission, or a combination of salary and settlement bonuses based on the loans they arrange.

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- **Referrals to Third Parties:** We do not make any referrals, and if you ask specifically for one, we can do so with your best interests in mind; you are under no obligation to use the services of any related company. You are welcome to use your own advisers and may seek alternatives independently should you wish to do so. Please note that we do not accept any referral fee from anyone whatsoever.
- **Non-Monetary Incentives:** From time to time, our product providers may provide our company and advisers with non-monetary benefits or funding that support our business, such as subsidised professional development training, conferences, discounted software/CRM access, or occasional gifts and hospitality (such as event tickets or seasonal gifts).

Related companies

We do not make any referrals, and if you ask specifically for one, we can do so with your best interests in mind; you are under no obligation to use the services of any related company. You are welcome to use your own advisers and may seek alternatives independently should you wish to do so. Please note we do not accept any kind of referral fee from anyone whatsoever.

Please note that because Credsol Financial Services Limited is part of a group, our one director holds (direct or indirect) ownership interests in the following related companies

1. Touchwood Homes Ltd – Personal Rental Property Holding Company
2. Venture Properties Ltd - Personal Rental Property Holding Company
3. Venture Partners Ltd - Personal Rental Property Holding Company
4. Venture Funding Limited - Non-trading Company
5. Institute of Commercial & Asset Finance Ltd – Educational/Non-Trading Company
6. Credsol Home Finance Limited – Non-trading Company

How we manage any conflicts of interest

To ensure our advisers priorities our clients' interests above our own:

- We follow a structured advice process that ensures our recommendations are made appropriately, based on our clients' individual goals and financial circumstances.
- All our advisers undergo annual training about how to identify and manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. We monitor these registers regularly, and provide additional training as required.
- We undertake an annual independent Compliance Assurance Review to check the quality of the financial advice we provide.

Our duties and obligations to you

CredSol Financial Services and anyone who gives financial advice on our behalf are bound by the duties of the Financial Markets Conduct Act 2013 (sections 431I, 431K, 431L, and 431M) to:

- Give priority to our clients' interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests;
- Exercise care, diligence, and skill in providing you with advice;
- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services; and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Professional Conduct for Financial Advice Services.

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Reliability history

Neither CredSol Financial Services nor, to our knowledge, any of its directors or financial advisers has been subject to a reliability event. A reliability event is an event that could materially influence your decision to seek advice from us or one of our advisers. Examples include insolvency proceedings, criminal convictions, or public disciplinary action or censure by the Financial Markets Authority or another statutory body.

Our internal complaints process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us as soon as possible so that we can try to fix the problem.

Our internal complaints manager is Syed A Ahmed, who can be reached via email at complaints@credsol.co.nz or by phone at +64 22 042 242, and will reply to you within 2 working days.

Our internal complaints handling process is as follows:

1. Acknowledgement: Where possible, we try to resolve your complaint immediately. If we are unable to do so, we will acknowledge receipt of your complaint in writing within 2 working days.

2. Investigation: We will gather information and thoroughly investigate the circumstances relating to your complaint. We may contact you to obtain further details.

3. Resolution Timeframe: We aim to resolve complaints within 10 working days of receiving them. If additional time is required to investigate your complaint, we will keep you informed of our progress and let you know when you can expect a response.

4. Written Outcome: We will discuss the issue with you and provide you with a written response via email or letter outlining the outcome of our investigation and any proposed fair resolution in accordance with our obligations under the Financial Markets Conduct Act and the Code of Professional Conduct.

Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our external dispute resolution scheme: Financial Services Complaints Limited (FSCL). FSCL provides a free, fair, and independent dispute resolution service approved by the Minister of Consumer Affairs that will cost you nothing and will help resolve any complaints.

You can contact FSCL at:

- **Address:** Financial Services Complaints Limited, PO Box 5967, Wellington 6140
- **Phone number:** 0800 347 257 or 04 472 3725
- **Email address:** complaints@fscl.org.nz
- **Website:** www.fscl.org.nz

A written copy of this information is available on request and free of charge.

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