



Important information about me and how I work

My name is Matthew Hayhurst. I provide advice on behalf of Quantum Financial Advisers who is the Financial Advice provider License Holder.

My contact details

Registration numbers Matthew Hayhurst FSP No. 1005194
Quantum Financial Advisers FSP No. 729991

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Areas I can provide personal advice on

LENDING

The following are the areas of lending advice that I can provide:

- Residential
- Rural
- Commercial
- Business
- Asset finance
- Personal loans
- Budget advice

I source Lending products from the following lenders:

ANZ	ASB	Avanti	Kiwibank
Pallas Capital	Pepper	Prospa	Resimac

My advice processes

For Lending, my advice process involves:

1. Establishing the areas of advice for the current engagement (Scope of Service and Engagement)
2. Questioning and discussion about your needs and objectives (Fact Find)
3. Further analysis and research by us and designing a solution to match your needs

4. Preparing a mortgage application on your behalf and advising you of the providers we are submitting your application to
5. Notify you of any offers and discuss loan structure
6. Reviewing your existing lending as required including fixed rate rollovers.

My duties and obligations to you

I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of service you ask me to provide
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs
- Listen to your needs, concerns, preferences and to treat you fairly and with respect
- Act with integrity and give priority to your interests and give advice not influenced by our own interests
- Exercise care, diligence and skill in providing you with advice
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice requested
- Ensure you understand my advice and recommendations and any associated risks
- Keep you informed along the way and communicate in a timely, clear and effective manner

This is only a summary of the duties I have, more information is available by visiting the Financial Markets Authority website <https://www.fma.govt.nz>

Quantum Financial Advisers belongs to a professional organisation, Financial Advice New Zealand and our advisers are required to abide by their professional standards.