

# Scope of Service

*For*

**Mark Henderson**

*Trading as*



**Marlin Solutions Ltd**  
**FINANCIAL SERVICES PROVIDER**

" HOOK INTO GOOD VALUE AND GREAT ADVICE "

[www.marlinsolutions.co.nz](http://www.marlinsolutions.co.nz)

*The purpose of this document is to outline the services we are offering to you.*



Version - 1.3 Sep 2019

## ◆ Nature of Business:

I am trading as Marlin Solutions and provide people with a wide variety of financial solutions enabling them to identify, set and achieve appropriate financial goals.

## ◆ Experience

I have been involved in the financial services profession since 2003.

## ◆ What types of services can I provide to you:

I can assist you to determine your current exposure to financial loss, personally or through your business, should you die, or should you become disabled or suffer a health crisis. I can then offer you solutions to minimise these losses through the appropriate use of debt management plans and personal insurance cover.

I have completed Product Accreditation courses with a variety of Insurance providers. I regularly attend educational seminars run in conjunction with Insurance Providers and get ongoing training from peers within our group. I have also completed my National Certificate in Financial Services (Financial Advice Level 5) and am certified to provide Insurance Advice and Residential Property Lending Advice.

## ◆ Membership of Industry Association:

I am a member of the following professional groups;

- ◆ Loan Market
- ◆ FANZ Financial Advice New Zealand
- ◆ NZFSG

As a registered financial advisor I maintain a high standard of ethics and professionalism aligned with those of Loan Market, NZFSG, FANZ, AIA Ascend and the Financial Advisers' Act 2008.

## ◆ Growing my business:

My business grows by meeting people like you, and receiving referrals from satisfied clients. If you are happy with my services and believe that friends, family, associates, and colleagues would benefit from them, please pass on my business card, brochures or a referral form to them.

I aim to please my clients with a high level of service and efficiency. If you are ever unhappy with any facet of my service, please let me know - I will appreciate the opportunity to address any concern.

## Contact Details:

**PO Box 14001, Five Crossroads, Hamilton 3252**

◆ Phone: 07 929 2296 ◆ Email: [mark@marlinsolutions.co.nz](mailto:mark@marlinsolutions.co.nz)

## ◆ Remuneration:

I receive a commission from product providers according to the financial solution I provide on your behalf.

In the normal course of business, I receive commission from the principals where I act as an intermediary to procure financial solutions.

### A. In the case of home loans:

i] The nature of this commission can be a single upfront commission (a percentage of the loan facility), an ongoing trail commission (a percentage of the loan facility), or a mixture of both.

ii] The business may charge a one off fee for work completed for clients which does not attract a broker payment from the lender. This charge, if applied, will be agreed in advance with you, before any work is commenced.

### B. In the case of insurances:

Marlin Solutions may also receive a commission for the placement of insurance products for our clients, either directly (if an agency is held) or indirectly (if a referral is made to a specialist insurance advisor).

Commissions paid by the various Insurance Companies are typically structured in the following manner:

◆ **New Business Commission** – Calculated on the completed sale of the contract for Insurance or other financial solution.

◆ **Service Commission** – Calculated as a percentage of each contribution or premium paid on a contract from the first anniversary or (if applicable) any first increase anniversary.

*In the same way, Marlin Solutions may make payments to those who refer clients to the business. Such payments are made solely at the business's discretion and are in no way detrimental to my clients.*

From time to time, I may receive certain monetary or non-monetary benefits from lenders. Such benefits must not influence the placement of client applications.

### Annual rewards and awards:

In addition to commissions, I may receive remuneration that consists of recognition rather than monetary rewards, e.g. costs to attend an offshore convention or conference. From time to time, I may receive other monetary or non monetary benefits from product providers. Such benefits will not influence the placement of client's applications.

## ◆ Other matters:

I have not been;

- ◆ Convicted of any Dishonesty offence under the Crimes Act,
- ◆ Adjudged bankrupt,
- ◆ Prohibited by an act or by any Court from taking part in the management of a company or business,
- ◆ No business/company of which I have been a Director or Principal Officer has been convicted of any offence of a crime involving dishonesty.

## ◆ Agencies Held

I am accredited with;

- ◆ Home Loan Lenders:  
ASB, AIA Home Loans, Westpac, BNZ, and other lenders such as General Finance, Cressida Capital and Avanti through NZFSG
- ◆ Insurance Providers:  
AIA, Fidelity Life and nib, One Path, Partners Life, Asteron Life
- ◆ As an advisor I give advice about insurance products issued by:  
◆AIA NZ ◆Fidelity Life ◆AMP ◆One Path ◆Asteron ◆Partners Life  
◆Southern Cross Healthcare ◆nib

## ◆ Client Confidentiality

Confidentiality is very important to us. We acknowledge that your personal and financial details are confidential. Information you disclose to any member of our Team will not be divulged to any other party except for the express purpose for which it was collected. If your details are entered into our electronic record system, we will keep them on record for a period of seven years or longer whether or not this term of engagement is terminated or lapses. You may request, in writing, your details to be removed from our system and we undertake to remove said details within thirty days and to advise you of the same, in writing.

## ◆ Declaration – Company Representative :

I, Mark Henderson, declare that this Scope of Service is true in every detail.

Signature:



## MARLIN SOLUTIONS LTD

P: (07) 929 2296 Mob: 027 227 4389

Find out more on our website

[www.marlinsolutions.co.nz](http://www.marlinsolutions.co.nz)



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