

BENJ'S

Game Plan





Hi Benjamin Franklin,

Thank you for this opportunity to help you achieve your goals - I'm excited to go on this journey with you!

What you can expect from me. I'm your personal negotiator with over 20 lenders. My focus is on finding and presenting you with options that meet your current needs, keeping the process simple, and importantly, helping you reach your financial goals.

Your personalised Game Plan features a range of competitive options for your new loan (based on your current financial situation). It outlines:

- what we have discussed; the information provided by you on your requirements, objectives and goals
- what I recommend; and why I believe these recommendations are in your best interests
- what it will cost you; we are transparent so any fees, commissions, interest or charges relating to the products and services are laid out for you to see

What's next? Take some time to review these options and understand what it means to proceed. I'm here to answer all your questions. Once you're ready to proceed, I'll prepare your loan application ready for your review, approval, and signature. I'll then submit your application and let you know the moment it's approved by the lender.

I'm just a phone call or email away for any questions you may have.

Brianx Greerx

0212121111



Let's review
Your goals.





What are you looking to do?

Investment, Construction

Immediate goals and objectives

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Future financial goals

Family / Lifestyle

ds

Future financial goals

Home

Would like to renovate and upgrade their home in a few years and are looking for a flexible structure that allows them to do this easily

Investment

No long term investment strategy, other than building equity in their home.

Family / Lifestyle

Would like to have the money to travel overseas every 2 years. We will factor this into your expenses profile to ensure it remains affordable while repaying the loan.

Assets

We had a brief chat about retirement and putting a plan in place. Will refer this over to Dan Smiles from Wealth Market to help them formalize a way to achieve the lifestyle they want in future, and better protect the assets and income our solution depends on.

Kiwisaver / Superannuation

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Let's review Your goals



Future financial goals continued...

Others

Other goals Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean commodo ligula eget dolor. Aenean massa. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Donec quam felis, ultricies nec, pellentesque eu, pretium quis, sem. Nulla consequat massa quis enim. Donec pede justo, fringilla vel, aliquet nec, vulputate eget, arcu

Important Dates

Finance Date	May 26, 2020
Estimated Settlement Date	May 26, 2020

Solution Summary

Our Recommendation



**Split 1**

Floating P&I Owner Occupied LVR 90%

Loan Term & Amount

30 years

\$1,300,000

Year 1 - 30 principal and interest

5.19% p.a.

\$7,130.41 p.m.

Total Loan Amount

\$1,300,000.00

Total Initial Monthly Repayments

\$7,130.41

Why I believe this solution is in your best interest

When providing credit assistance and recommending both a lender and product, I am legally obliged to act in your best interest. In reaching my recommendation, I have done so based on our discussion on your personal needs and objectives. The key factors in reaching this recommendation are summarised below.

Rationale for recommendation**Summary**

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Interest rates

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Product features

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Turn around times

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Lender preferences

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Selected product & recommendation rationale

Rationale for recommendation continued...

Credit policy

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Borrowing capacity

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Rate Information

Interest rates and repayments: Interest rates and repayments may change from those disclosed in this document if the lender changes its interest rate. Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. **Fixed Rate Warning:** Fixed rates have many advantages however if you exit a fixed rate loan before the term expires, you may need to pay a "Break Cost" which is determined by your lender at the time. You should fix your loan term with your personal objectives in mind. (eg: if you intend to sell your home in 2 years then you would likely not request a 5 year fixed rate term).

Full transparency on fees & commissions

Loan fees payable by you

Upfront Fees	\$500
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Disclaimer:

You agree to pay the fees specified above by the time specified above. These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. These fees are payable only once. We are not aware of any other fees or changes payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.

How we get paid (paid to us by the lender)

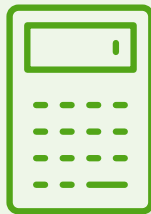
Initial (0.85% of credit limit)	\$11,050
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Monthly (0% of amount owing)	\$0
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We may receive additional commissions from volume bonuses which are referred to in our credit guide. The amount of those additional commissions cannot be determined at the date of this document. Some or all of the commission received by the Licensee may be paid to the credit representative. From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

Let's review

How we calculated how much you need to borrow



How we calculated how much you need to borrow



$$\begin{array}{rclclcl} \text{Funds Required} & & \text{Your Contributions} & & \text{Proposed Lending} & & \text{Deficit} \\ \$1,500,500 & - & \$200,000 & - & \$1,300,000 & = & \$500 \end{array}$$

Funds Required

Purchase (NSW, Owner Occupied, Established)	\$1,500,000
Lenders Fees	\$500
Total	\$1,500,500

Funds Available

		\$200,000
Proposed Lending	Fixed, P&I, 0% p.a	\$1,300,000
Total		\$1,500,000

Deficit

Total Funds Required	\$1,500,500
Total Funds Available	\$1,500,000
Total Deficit	\$500

The properties used as security & LVR



Total securities

\$2,600,000

LVR

50%

UMI

\$-11,889.90

Securities

Pre-approval for a property to be purchased in

\$1,500,000

Type

Registered Mortgage

Status

Established

Transaction

Purchasing

Purpose

Owner Occupied

Ownership

Benjamin 100%

Zoning

Residential

Valuation Basis

Certified Valuation

Property Type

Fully Detached House

LVR (Loan to Value Ratio)

Total Proposed Lending

\$1,300,000

Total Existing Lending

\$0

Total Securities

\$2,600,000

Total**50%**

UMI (Uncommitted Monthly Income)

Monthly Income (Applicant)

\$12,083.33

Monthly Expenses and Liabilities (Applicant)

-\$2,582.00

Initial Monthly Repayments on Proposed New Lending

-\$21,391.23

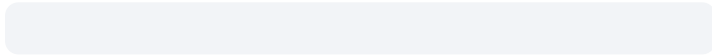
Total Uncommitted Monthly Income Surplus (+) or Deficit (-)

\$-11,889.90

C O N C I E R G E

We'll take care of you.

Concierge will take care of everything from arranging insurance, removal services, tax depreciation schedules and more. The service is free to you, as a Loan Market Dunedin client.



Our research process

The options we considered



Product comparison

\$1,300,000 over 30 years

✓ Selected



Product name

Floating P&I Owner
Occupied LVR 90%

Initial period

Year 1 - 30
5.19% p.a.
\$7,130.41 per month

Ongoing period

Max loan term

0

Comparison rate*

5.19%

MAX LVR

90%

Repayment frequency

Offset

×

Credit card

✓

Internet banking

×

Direct salary credit

×

Allowable splits

×

Redraw

no minimum

Redraw Fee

\$

Ongoing monthly fee

\$0

Ongoing annual fee

\$0

Upfront fee

\$500

Discharge / early repay fee

\$

Rate information

Interest rates and repayments: Interest rates and repayments may change from those disclosed in this document if the lender changes its interest rate. Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. **Comparison rates:** A comparison rate is a tool to help consumers identify the true cost of a loan. It factors in the interest rate, loan amount, repayment term and ongoing fees and charges and displays this as a single percentage rate that can be used to compare various loans from different lenders. **Fixed rate warning:** Fixed rates have many advantages however if you exit a fixed rate loan before the term expires, you may need to pay a "Break Cost" which is determined by your lender at the time. You should fix your loan term with your personal objectives in mind. (eg: if you intend to sell your home in 2 years then you would likely not request a 5 year fixed rate term).

Appendix

The information that informed our research



Appendix Summary

Important information

Our assessment have been based on the information which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the repayment requirements in the credit contract outlined in the solution. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

The applicants

Applicants

Benjamin Franklin

19 Nicholson Avenue, Papatoetoe, Auckland, 2025, New Zealand

Guarantors

Shirley Tisoy

39 Totara Drive, Twizel, South Canterbury, 8773

Applicant 1 summary

Benj Franklin

Personal details

Name	Benjamin Franklin
DOB	25 May 2020
Gender	Male
Marital Status	Single

Identification

Identification not provided

Contact

Home	
Business	
Mobile	021 212 1211
Email	nzaa4dm1n@gmail.com

Particulars

Mother's Maiden Name	Not Specified
Marketing Opt-in	Yes

Citizenship

Citizenship	Not Specified
Residency	Not Specified

Dependants

Dependants not provided

Address History

1. 19 Nicholson Avenue, Papatoetoe, Auckland, 2025, New Zealand	01 Mar 2018 - Current
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Employment History

1. XXXXXXXXXXXXn, 1233 Maniatutu Road, Pongakawa, 3186, New Zealand Role: Professional Referee. Basis: Full Time. Type: PAYG. On Probation: No. Contact: . Phone: .	From: 24 May 2002 - Current Status: Primary Employment Employer type:
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Applicant statement

Benj

Real estate assets

Address	Type	Ownership	Security?	Value
15 Stornaway Crescent, Berkeley Vale New South Wales 2261,	Non Specialised Industrial	Benj 100%	Yes	\$860,000
Total				\$860,000
Total used as security				\$860,000

Ownership = Benj Franklin

Assets

Type	Details	Ownership	Value
Savings		Benj 100%	\$14,742
Superannuation		Benj 100%	\$45,785
Superannuation		Benj 100%	\$12,418
Furniture		Benj 100%	\$55,000
Total			\$127,945

Ownership = Benj Franklin

Liabilities

Type	Mortgage	Rate	2.00%	Repayment	\$400 monthly
Lender	Westpac	Clearing?	No	Balance	\$83,585
Asset	N/A	Ownership	Benj 100%	Limit	\$3
Type	Mortgage	Rate	2.00%	Repayment	\$322 monthly
Lender	Westpac	Clearing?	No	Balance	\$482,300
Asset	N/A	Ownership	Benj 100%	Limit	\$3
Type	Credit Card	Rate	3.00%	Repayment	\$100 monthly
Lender	Kiwibank	Clearing?	No	Balance	\$500
Asset	N/A	Ownership	Benj 100%	Limit	\$3,000
Type	Other	Rate	4.00%	Repayment	\$400 monthly
Lender		Clearing?	No	Balance	\$50,000
Asset	N/A	Ownership	Benj 100%	Limit	\$3
Total balance					\$3,009
Total limit					\$616,385
Monthly Repayments					\$1,222

Ownership = Benj Franklin

Applicant statement

Benj

Income

Type	Details	Ownership	Frequency	Amount
Salary / Wages	MXXXXXXXXXXXXXXXXXXe	Benj 100%	Yearly	\$145,000
			Monthly total	\$12,083

Ownership = Benj Franklin

Expenses

Type	Ownership	Frequency	Amount
Other - Contents Insurance	Benj 100%	Monthly	\$35
Other - Dwelling Insurance	Benj 100%	Monthly	\$130
Other - Dwelling Rates	Benj 100%	Monthly	\$120
Electricity & Gas	Benj 100%	Monthly	\$175
Groceries	Benj 100%	Monthly	\$900
Monthly total			\$1,360

Ownership = Benj Franklin

Arrears

Previous/Current Arrears: Any previous issues to debt arrears including credit cards, personal loans, car loans, short term loans, monies owing to friends/family, education loans, credit declines/bankruptcy.

Current Arrears?

Yes

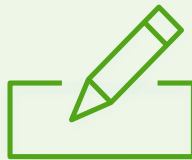
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Previous Arrears?

Not Specified

Approval to proceed

Time to sign. Let's do this.



Acknowledgements, declarations and disclaimers

Customer acknowledgement

This assessment is based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the repayment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations. If you would like us to explain any aspect of the recommendation in greater detail please let us know immediately.

Considerations prior to acceptance

Before you accept your loan offer, confirm the terms of the loan do not vary from what you require. If they do, inform us immediately. We represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that we have these obligations to the lender and under the law. If you have any questions about our role, please ask before you sign. We do not provide legal advice. Accordingly, it is important you ensure you understand your legal obligations under the loan. If you have any doubts, you should obtain independent legal advice before you take a loan.

Consent to give notices electronically

You consent to us sending you notices and other documents in connection with your dealings with us by email.

Customer declaration

By signing this document:

- I/we consent to NZ Financial Services Group Limited collecting, using and disclosing my/our information as specified above, and that NZ Financial Services Group Limited may access my/our credit report.
- I/we declare that where the loan is refinancing an existing loan, I/we have verified the pay out costs with my/our current lender.
- I/we have disclosed all information that I am/we are aware of that would be relevant to the making of a recommendation.

Adviser declaration

In producing your Game Plan, I give the following assurances:

- The product(s) has been assessed as suitable for the customer on the basis that the product(s) is consistent with the customer's requirements and objectives, and the customer can comply with the credit obligations without substantial hardship.
- I have discussed with the customer the importance of obtaining their details in order to provide recommendations that are appropriate to their needs and circumstances. Where they have not provided all of the required details I have warned them of the consequences that the recommendations that I provide may not be appropriate to their needs and circumstances.
- This assessment is valid for 90 days from the date below.

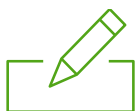
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Disclaimer:

We have tried to be as accurate as possible however rates and lender fees and policies change frequently. Fees and charges including Lenders Mortgage Insurance, and external parties fees like your Conveyancer sometimes change. You should read your loan contract carefully.

Time to sign
Ready to proceed?



Borrower Acceptance

Benj Franklin

Sign

Date

Adviser Signature

Brianx Greerx

Sign

Date

Disclaimer: By signing this document you agree to the terms, disclaimers, and acknowledgements set out on the previous page.