



Disclosure Statement (Registered Financial Adviser)

Name of Financial Adviser: **Darrin McCormack**

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Trading Name: DKMA Holding Limited T/A dmconsult mortgages+insurance

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It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of Adviser am I?

I am a registered, but not authorised, Financial Adviser.

I can give you advice about:

- Consumer credit contracts (including Home Loans, Top Up Loans and Personal Loans).
- Business Loans.

I can refer you to Tower Insurance who will give you advice about:

- Fire and General Insurance products.

I can refer you to BCIA Limited (Brad Collett Insurance Adviser) who will give you advice about:

- Life, Health, Income Protection & Trauma Insurance products.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by contacting DKMA Holding Ltd by telephone on 06 877 0271, by email on admin@dmconsult.co.nz or in writing to DM Consult Mortgages + Insurance, PO Box 450, Hastings.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL). This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL at:

Address: PO Box 5967, Lambton Quay, Wellington 6145 Telephone number: Call Free 0800 347 257 or 04 472 FSCL (04 472 3725)

Email address: info@fscl.org.nz Adviser FSP number: 369206

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority (FMA) regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under What should you do if something goes wrong?).

Declaration

I, Darrin McCormack declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

A handwritten signature in blue ink, appearing to read 'Darrin McCormack', written over a horizontal line.