



DISCLOSURE STATEMENT for *Melanie Bielawski*

Mortgage Adviser: Melanie Bielawski Ltd T/A Connect Home Loans & Finance

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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 category 2 financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products. *I specialise in the area of Mortgage Advice. I can give you personalized advice about:*

Mortgage Products:

- *Different types of home loans
(E.g. Fixed rate, variable rate, revolving credit, Low doc / No Doc etc)*
- *Bridging Loans*
- *Reverse Mortgages*
- *Construction Loans*
- *Home Loan packages offered by various lenders.*
- *Personal Loans offered by various lenders*

What should you do if something goes wrong?

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

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Ltd. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing info@fscl.org.nz, calling 0800 347 257, or in writing to PO Box 5967, Wellington 6011 My membership number with FSCL is 7825.

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 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, Melanie Louise Bielawski, 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:  _____

Date: 30 / 01 / 2020

This Disclosure Statement, version 1 was prepared on

What sort of Adviser am I?

I am a specialist mortgage adviser and can provide you advice as well as transactional services relating to mortgages.

Financial Services Complaints Limited

Email: info@fscl.org.nz
Phone: 0800 347257 or 04 472 3725
Fax: 04 472 3728
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