



Nature and Scope of Advice

I am a financial adviser, providing financial advice on behalf of Financial Advice Provider: Freedom Financial Limited (FSP769995). Nick Coyle Mortgage Specialist (NCM) is authorised to provide regulated financial advice under the licence held by Freedom Financial Limited (FSP769995).

Providers & Advice Type

Providers I work with:

ANZ, ASB, ASB Go Home Loans, BNZ, Westpac, TSB, SBS, Resimac, Pepper Money, Avanti, Basecorp and Cooperative Bank.

We do not provide financial advice services relating to:

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Personal Insurance advice
- Investment products (e.g. shares, bonds, managed funds, KiwiSaver, etc.)

You will need to consult an appropriate specialist if you would like advice on the above. Where relevant, I can refer you to trusted providers I work with:

- Life & Health Insurance — Oliver Pykett, Elan Insurance
- KiwiSaver — Weini Winslow, Generate KiwiSaver
- Legal services — Ann Cochrane (Simpson Western, North Shore/North Auckland) or Kristy Jones (Denham Bramwell, South Auckland)

These referrals are made on a soft-consent basis — I will only pass your details to a referral partner once you've confirmed you'd like to be introduced.

Commissions and Incentives

I may receive commissions at settlement from the relevant lender if you choose to take out a mortgage following my advice. The commissions are between 0.65% and 0.9% of the initial mortgage balance or amount funded. I may/will also receive 0.2% of the mortgage balance on each anniversary.

The commission I receive is shared with Freedom Financial Limited for providing me with compliance support, training, and back-office support.

Conflicts of Interest

I am paid commissions by lenders when a mortgage settles and in some cases at the mortgage anniversary each year.

I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. I research suitable products and providers to ensure the advice meets your needs.

I also undergo annual training on how to manage any conflicts of interest and record any conflicts in a register that we review and manage.

Freedom Financial Limited is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees and Expenses

I do not charge you a fee if you decide to take a loan. The lender may pay us a commission if you decide to take up our advice and when your loan settles. However, I may charge you for the financial advice that I provide if you cancel or refinance your mortgage away from the lender I arranged it with, within the first two years after it settles.

We will use the following formula to calculate the fee:

Fee for our financial advice = up to a maximum of \$3,000, calculated at \$300 per hour for the time spent, capped at 10 hours.

This fee does not apply where I arrange the refinance or replacement lending myself.

We will invoice you for this fee and it will be payable on the 10th of the month following the cancellation of your policies. Details of how to make payment will be included on the invoice.

If you decide not to act on my advice, then I will charge you an hourly fee of \$300 for the services performed. This will be based on the time it has taken to prepare my advice, up to a maximum of 10 hours (\$3,000).

Reliability History

A reliability event is something that may materially influence your decision on seeking advice from Freedom Financial Limited or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Freedom Financial Limited nor I have been subject to a reliability event.

Collection of Personal Information

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you. This notification will include the purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law (and, if so, the relevant law), and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

[Link to the KAN Privacy Policy, and Provider schedule v.1.0 Apr 2026](#)