

Financial Advice Provider

Disclosure Statement

This Disclosure Statement provides you with important information about the financial advice services provided by Vega Mortgages Limited ('Vega', 'we', 'us' and "our"). This Disclosure Statement was prepared on 3 March 2026.

About Us

Vega Mortgages Limited

FSP Number: 653431

Address: 152 Fanshawe Street, Auckland CBD, Auckland, 1010, New Zealand

Phone: 0800 834 253

Email: hello@vegaland.co.nz

Website: vegaland.co.nz

Licensing Information

We operate under a current licence issued by the Financial Markets Authority in the name of: Vega Group Holding Limited to provide a financial advice service.

FSPR Number: 773794

Nature and scope of my advice

The information below will help you understand what type of advice will be provided.

Services we provide

Vega will help you choose a loan that is suitable for your purpose from a panel of lenders (see below). Once we have chosen a lender and loan terms that are suitable for you, we will help you to obtain an approval.

Banks and lenders we use

We source loans from a panel of approved lenders. The current lenders we can use are:

ANZ	ASAP
ASB	Avanti Finance
Basecorp Finance	BNZ
CFML	Cressida Capital
DBR	First Mortgage Trust
Kiwibank	Heartland Bank
Liberty Financial	Pepper Money
SBS Bank	Southern Cross Partners
The Co-operative Bank	Unity
Westpac	Prosopa
Bizcap	

Products we provide

The types of financial advice products we can give advice on are:

- Home loans
- Construction loans
- Loans for investment property

What else we can offer

We can help you with other services through our referral partners:

Bayleys	Eves
NZ Funds	XE
FundTap	Simplify

Fees and expenses

Generally Vega won't charge you any fees for the financial advice we provide to you. This is possible because, on settlement of a loan, we usually receive commission from the lender. Any exceptions to this general position are explained below.

We may charge you a one-off fee if the following occurs:

When we don't receive commission from the lender: If you request that we provide financial advice and we do not receive a commission from the lender, we may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before we complete the services, and would be based on an estimate of the time spent providing the advice.

(This may arise in the rare event that you request that we provide services in relation to either a product that is offered by a lender that we do not hold an accreditation with, or a product that is outside our usual arrangements with our product providers).

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Conflict of interests and Commissions

On settlement of a mortgage we usually receive commission from the applicable product provider. The commission is generally of an upfront nature but may also include a trail commission. We also receive a fixed rate roll over fee from some product providers if we assist in refixing your loan.

We manage these conflicts of interest by:

- Always recommending the best product for your purpose regardless of the type and amount of commission we will receive.
- Ensuring the amount of any loan is in accordance with your identified needs.

- Providing you with the below table showing commission rates and types by product provider. The commission we receive on loans is calculated as a percentage of the loan.

Lender	Upfront%	Trail%	Refix (\$)
ANZ	0.85%	0.00%	\$150.00
Westpac	0.60%	0.20%	0
BNZ	0.55%	0.15%	0
ASB	0.85%	0.00%	\$150.00
Kiwibank	0.55%	0.15%	\$150.00
ASAP Finance Limited	0.80%	0.00%	0
Avanti Finance	0.80%	0.00%	0
Cressida	1%	0.00%	0
DBR	1%	0.00%	0
First Mortgage Trust	1%	0.00%	0
Heartland Bank	\$500.00 (inc GST)	0.25%	0
Liberty Finance	0.60%	0.15%	0
Unity	0.90%	0.00%	0
Pepper Money	0.60%	0.15%	0
SBS Bank	0.85%	0.15%	\$150.00
Southern Cross	1%	0.00%	0
The Co-operative Bank	0.85%	0.00%	\$150.00
TSB	0.85%	0.00%	\$150.00
Basecorp Finance	0.85%	0.00%	0
CFML	1%	0.00%	0

As soon as we know the type of loan and amount we are putting in place, and that it has been accepted by the lender, we will let you know the amount and frequency of the commission received.

We can also receive a referral fee or commission if we refer you to our referral partners.

Privacy policy & security

We will collect personal information in accordance with our Privacy Policy. We regard client confidentiality as of paramount importance. We will not disclose any confidential information obtained from or about you to any other person, except in accordance with our Privacy Policy. The platform we use is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about our financial advice or service, you need to tell us about it.

You can contact our internal complaints service by:

- phoning on 0800 834 253
- emailing us to compliance@vegalend.co.nz using the heading Complaint - (Your Name).

Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and will work with you to resolve your complaint. We may want to meet with you to

better understand your issues. We will provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Services
Complaints Limited
complaints@fscl.org.nz
0800 347 257.

Availability of Information

This information can be provided in hardcopy upon your request by contacting us at compliance@vegalend.co.nz.