

Disclosure Statement (Financial Adviser)

Name of Financial Adviser: Louise Margaret Ledger
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Trading Name: Onion Home Loans, Onion Home Loans and Insurance Solutions
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This disclosure statement was prepared on 1st September 2016.

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 a range of mortgage products including, but not limited to:

- Different types of home loans, (e.g. Fixed rate, variable rate, revolving credit, Low Doc / No Doc etc)
- Construction Loans
- Insurances
- I can also offer advice about Kiwisaver in general
- Any category 2 insurance contracts (i.e. not investment linked 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 me so that I can try to resolve the problem.

You may formally contact our internal complaints scheme by emailing info@onionhomeloans.co.nz or writing to Porteous Fraser Dent Ltd t/a Onion Home Loans and Insurance Solutions, PO Box 302-129, Albany, Auckland 0751.

If we cannot agree on how to resolve the issue, or if you decide not to use the internal complaints scheme, you can contact The Insurance & Financial Services Ombudsman Scheme. This service will cost you nothing and will help us resolve any disagreements.

You can contact The Insurance & Financial Services Ombudsman Scheme at:

Address: PO Box 10-845, Wellington 6143
Telephone: 0800 888 202
Email: info@iombudsman.org.nz

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?**).

Related Interests

Porteous Fraser Dent Ltd is an independent entity however the controlling interest in the company is held by parties who also own a controlling interest in Deacon Holdings Ltd which is the New Zealand Master Franchisee for GJ Gardner Homes.

Declaration

I, Louise Margaret Ledger 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



1 September 2016