

# IMPORTANT INFORMATION ABOUT US

## LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. DMI 2026 Limited trading as DEVKOTA Mortgages | Insurance (FSP1011863) is authorised by that licence to provide financial advice.

## CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at: Phone: 0800 466 784  
 Email: admin@lfg.co.nz  
 Address: 1-1 Antares Place  
 Rosedale, Auckland

## YOUR ADVISER DETAILS

I provide financial advice on lending and personal insurances products

Name: Dharam Devkota  
 Phone: 021 02935 618  
 Email: Dharam@dmifinance.co.nz  
 FSP: FSP1006793

## NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Personal insurance (risk), including health insurance.
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice.
- Mortgages and personal lending.
- Determining how much you can afford to borrow Selecting an appropriate lender and mortgage structure.
- How to structure your repayments to pay off your mortgage sooner.
- Structuring and refixing your current lending.

We provide advice in relation to the following lending products:

- Mortgages
- Personal loans
- Top Ups
- Fixed rate rollovers
- Debt consolidation
- Business loans

We provide advice in relation to the following insurance products:

- Life Insurance
- Trauma Insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

## PROVIDERS

We provide advice in relation to products provided by the following companies:

### Main Lenders

ANZ	Kiwibank
ASB	SBS
BNZ	

### Other Lenders

ASAP	ICBC
Avanti Finance/Get Capital	Liberty Finance
Basecorp Finance	Metro Finance
Better Finance	Pallas Capital
Bizcap	Peppermoney
CFML Loans	Pioneer Finance
China Construction Bank	Property Funding Partners
Cressida Capital	Prospa
DBR Property Finance	Southern Cross Partners
Fico Finance	Strata Funding
Finbase	The Co-Operative Bank
First Mortgage Trust	Unity
Funding Partners	Vincent Capital
General Finance	Welcome Limited
Go Lend	XCEDA
Gold Band Finance	Zagga
Heartland Bank	

### Insurers

AIA  
 Chubb  
 Nib

## FEES AND EXPENSES

Generally, we do not charge you a fee for our services. This is because our advisers are usually remunerated by way of commission by the providers of products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, we may charge a fee. The fee payable will be a fair reflection of the time required to provide you with advice and obtain approval for you. For mortgages, this fee can be added to your loan amount and will be paid at the time your loan is advanced.
- Where your adviser has obtained approval from a lender or insurer who does pay commission, but you decide not to proceed with the advice, we may charge you a fee based on a fair reflection of the time required to provide you with advice and obtain approval for you.
- For lending advice, should you proceed with a loan implementation after advice from your adviser, and then repay or refinance your loan within 28 months of your loan being advanced, without giving your adviser the opportunity to assist you with a refinance, we may charge you a fee for the time spent to get the initial loan approved and implemented.
- For insurance advice, should you proceed with a policy implementation after advice from your adviser, and then cancel, amend, or change your policy within 25 months of premium payments, we may charge you a fee for the time spent to provide advice and obtain approval on your behalf.

Any fees relating to advice that may apply will be discussed and agreed with you prior to implementing your advice. Where a fee is charged, you will be issued with an invoice. This will be payable within 14 days or as otherwise agreed to with your adviser.

## CONFLICTS OF INTEREST

We receive commissions from some of the lenders and insurers that we recommend. For lending, the amount of commission is based on the amount of the loan and will vary depending on the lending provider. For insurances, the amount of commission is based on the amount of premium associated with your cover and may vary depending on the insurer. Specific commissions will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us.

Our financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

## DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing [complaints@lfg.co.nz](mailto:complaints@lfg.co.nz), or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using our internal complaints process:

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.

We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone on 0508 337 337, or by emailing [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz).

## DUTIES INFORMATION

DMI 2026 Limited trading as DEVKOTA Mortgages | Insurance, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at [www.fma.govt.nz](http://www.fma.govt.nz).

## PRIVACY AND YOUR PERSONAL INFORMATION

To provide you with financial advice, we need to collect, use and share personal information about you.

Whenever reasonably possible, this information is collected directly from you.

There may be times when personal information about you is collected from other sources, including product providers, other advisers, publicly available records, or information required to meet legal and regulatory requirements.

Where personal information is collected indirectly, we will take reasonable steps to ensure you are informed in accordance with the Privacy Act 2020.

You have the right to request access to, and correct, the personal information we hold about you.

For more information, please refer to Link Financial Group Privacy Statement [Privacy Statement » Link Financial Group](#).