

Disclosure statement (financial adviser)

Name of financial adviser: **Victoria Bernecker** (FSP253585) & **Josiah Laurent** (FSP332006)

Trading name: **The Lending Room Ltd**

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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 are we?

We are registered, but not authorised, financial advisers.

We can give you advice about: *personal loans, business loans and associated insurance options*

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of our service, please tell us so that we can try to fix the problem.

You may contact the internal complaints scheme by writing to: The General Manager, The Lending Room, PO Box 90339, Victoria St West, Auckland, 1142.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Disputes Resolution (FDR). This service will cost you nothing, and will help us resolve any disagreements. You can contact FDR at:

Address: PO Box 12790, Penrose, Auckland 1642

Telephone number: 0508 337 337

Email: enquiries@fdr.org.nz

How are we regulated by the Government?

You can check that we are registered financial advisers 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 our 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

We, Victoria Bernecker & Josiah Laurent, declare that, to the best of our 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:



Victoria Bernecker

Signed:



Josiah Laurent



THE LENDING ROOM