



Important information about me and how I work

My name is Catherine Carr. I provide advice on behalf of Quantum Financial Advisers who is the Financial Advice provider License Holder.

My contact details

Registration numbers Catherine Carr FSP No. 1002292
Quantum Financial Advisers FSP No. 729991

Address: 10 Fairway Drive, Kerikeri 0230. PO Box 501, Kerikeri 0245.

Phone: 021 0865 5680

Email: catherine@quantum.kiwi

Areas I can provide personal advice

LENDING

The following are the areas of lending advice that I can provide:

- Residential
- Rural
- Commercial
- Business
- Asset finance
- Personal loans
- Budget advice

I source Lending products from the following lenders:

ANZ	ASB	ASAP Finance Ltd
Avanti Finance	Basecorp Finance	CFML
Cressida Capital	Co-Operative Bank	DBR
First Mortgage Trust	Heartland Bank	Kiwibank
Liberty	Pepper Money	Prospa
Resimac	SBS Bank	Select Home Loan
Southern Cross	Sovereign	Unity
Westpac	Zip Business	

My advice processes

For Lending, my advice process involves:

1. Establishing the areas of advice for the current engagement (Scope of Service and Engagement)
2. Questioning and discussion about your needs and objectives (Fact Find)
3. Further analysis and research by us and designing a solution to match your needs
4. Preparing a mortgage application on your behalf and advising you of the providers we are submitting your application to
5. Notify you of any offers and discuss loan structure
6. Reviewing your existing lending as required including fixed rate rollovers.

My duties and obligations to you

I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of service you ask me to provide
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs
- Listen to your needs, concerns, preferences and to treat you fairly and with respect
- Act with integrity and give priority to your interests and give advice not influenced by our own interests
- Exercise care, diligence and skill in providing you with advice
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice requested
- Ensure you understand my advice and recommendations and any associated risks
- Keep you informed along the way and communicate in a timely, clear and effective manner

This is only a summary of the duties I have, more information is available by visiting the Financial Markets Authority website <https://www.fma.govt.nz>