Public Disclosure Statement by Frontier Services Limited trading as My Money as required by Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendments Regulation 2020

Financial Advice Provider:	**Frontier Services Limited (trading as My Money).**
FSPR Number:	FSP 760431
Physical address:	360 Remuera Road, Remuera, Auckland 1050
Telephone number:	09 377 4433 & 027 540 8900
Email address:	stephen@mymoney.net.nz
Website:	www.mymoney.net.nz

This disclosure statement was prepared on **6 October 2026**.

It is important that you read this document:

This information will help you to choose a Financial Advice Provider that best suits your needs. It will also provide some useful information about the Financial Advice Provider that you choose.

Frontier Services Limited trading as My Money holds a Financial Advice Providers license issued by the Financial Markets Authority. There are no special conditions that apply to this license.

Nature and Scope of Service

We give regulated advice in respect of:

- Residential Home Loans – owner occupied and investment properties
- Commercial Finance
- Business Loans

When giving advice there are no material limitations or restrictions on the nature and scope of the advice that a client will be given.

The Lenders we work with are:

How do we get paid for the services that we provide to you?

As a business My Money is usually paid an upfront commission direct by the Provider and in some cases an additional trailing commission over the life of the loan. Commissions are typically calculated as a percentage of the loan value at a rate that can vary by Provider.

We are required to tell you the specific fees, commissions, extra payments, and other benefits that we have received or will, or may, receive in relation to the services that we provide to you. We must tell you these things before we give you advice or, if that is not practicable, as soon as practicable after we give you that advice.

The following table sets out the commissions we receive from various product suppliers.

Mortgages	
Initial	0.40% to 0.90%
Ongoing	0.15% to 0.20%
Non-Bank	1.00% to 2.00%

Conflicts of interest and commissions or other incentives

At the time of preparing this disclosure document we do not have any Conflicts of Interest that would influence the advice we provide. If any conflict occurs in the future, we will advise you and inform you how we would manage that conflict to not influence the advice we provide.

We receive commission when Mortgages and Loans are drawn down (settled) and may in some instances receive ongoing commissions. Commission are usually a percentage of the loan amount.

We may receive commissions for insurances, loans and investment enquiries referred to other Advisers.
They are based on a percentage of the annual premium you pay to the insurance provider.
We do not receive all of the commission. We can receive 30% to 50% of the Advisers commission.

We may also receive commission from other providers for referral introductions for currency exchange services, investment plan Adviser introductions and KiwiSaver referrals.

Service fee in certain situations

My Money may have to charge you a Service Fee for services rendered, including where:

- An upfront commission is not offered by the Provider that your loan will be sourced through;
- The services we provide you are advisory in nature or involve a significant amount of work that will not result in a commissionable transaction; or
- Your loan is expected to be repaid within a short time frame and thus will incur a full commission clawback.

Any proposed service fee will be discussed with you as soon as it becomes clear that it will be required and will only be charged following your formal acceptance of that fee.

Clawback recovery of fee

If a loan is fully repaid or partially repaid **within 48 months of settlement** (the 'Clawback Period'), My Money may have some or all of the original upfront commission 'clawed back' by the Provider.

To ensure that My Money is fairly compensated for the services originally provided to you, we may seek to recover some or all of this cost from you via a clawback recovery fee.

If you are charged a clawback recover fee, it will be charged at time and cost for a maximum of 15 hours work at $250 per hour or the amount of clawback imposed by the lender, whichever is lessor.

Examples of when we may charge you a clawback recovery fee include:

- The property is refinanced within the clawback period and My Money was not given the opportunity to arrange the refinance;
- The property is sold and/or the loan repaid partly or in full, within the clawback period of 48 months of settlement.
- A clawback recovery fee will not be charged if we charged you an upfront Service Fee for arranging the original loan.

What are our obligations?

As a Licensed Financial Advice Provider, we must comply with the Code of Professional Conduct for Licensed Financial Advice Providers.
We also have other obligations under the Financial Services Legislation Amendment Act 2020, including regulations made under that Act, and the Financial Markets Conduct Act.

Complaints process

Our aim is to provide the best service we can to our clients so if you have any concerns then we have a complaints process.

If you have a problem, concern, or complaint about any part of Our service, please inform us so that we can rectify the problem.
You can phone us at anytime, and we will take note of your and see if we can solve the issue via the phone.
You may also contact the internal complaints scheme by contacting Stephen Robertson at stephen@mymoney.net.nz phone 09 377 4433 or write to us at My Money, 360 Remuera Rd, Remuera, Auckland 1050.

We will respond to your communication within 5 working days either by phone or in writing.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Financial Services Council. This is an independent dispute resolution service and is a free service and will cost you nothing. They will help with resolving any disagreements.

Financial Services Council contact details:

Address:	PO Box 5976, Wellington 6145
Phone number:	0800 347 257
Email:	complaints@fscl.org.nz
Website:	www.fscl.org.nz

Duties Information

Frontier Services Limited trading as My Money and its Advisers.

Frontier Services Limited trading as My Money and any person giving advice on Frontier Services Limited trading as My Money behalf is bound by the following duties.
That we and our Advisers:

(i) Meet the standards of competence, knowledge and skill set out in the code of conduct; and
(ii) Give priority to your interests; and
(iii) Exercise care, diligence, and skill; and
(iv) Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more, please ask us. If you have a question about Financial Advice Providers generally, you can contact the Financial Markets Authority www.fma.govt.nz 0800 434 566.

How am I regulated by the NZ Government?

You can check that I am a Registered Financial Services provider and a Licensed Financial Advice provider at www.fspr.govt.nz

The Financial Markets Authority authorises and regulates Financial Advice providers and 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 I the event of a disagreement, you may choose to first use the dispute resolution procedures described earlier in this document in the Complaints process section.

Declaration

I, Stephen Robertson, declare on behalf of Frontier Services Limited trading as My Money 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 of the Financial Markets Conduct Regulated Financial Advice Disclosure Amendment Regulations 2020.

Signed: