

DISCLOSURE STATEMENT



Julie Bernicoff Financial Adviser at Threefold Mortgages Limited

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Threefold Group Limited, Threefold Advisers Limited, Threefold Mortgages Limited
and Laissez Faire Corporation Limited trading as Threefold Mortgages, Insurance and Advice
Address: B:Hive, Level 1, 74 Taharoto Road, Takapuna, Auckland 0622
Postal: PO Box 331140, Takapuna, Auckland 0740

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 category 2 financial products such as: home loans, mortgages, restructures, refinances, top ups and debt consolidation loans. I specialize in the area of home loans and mortgage finance.

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 I can try to fix the problem. You may contact our internal disputes service by telephoning 09 418 0773, by email clientservices@threefold.co.nz or in writing to Threefold Mortgages Limited, PO Box 331140, Takapuna 0740.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Ltd (FSCL). This service will cost you nothing and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz, calling 0800 347 257, or in writing to The Manager, FSCL, PO Box 5967, Lambton Quay, Wellington 6145.

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?").

Declaration

I, Julie Bernicoff, 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.

A handwritten signature in black ink, appearing to read 'J. Bernicoff'.

Signed: _____

Julie Bernicoff

Date: _____

Financial Services Complaints Limited

Email: info@fscl.org.nz
Phone: 0800 347 257 or 04 472 3725
Fax: 04 472 3728
Postal Address: PO Box 5967, Wellington 6011

Insurance and Savings Ombudsman Scheme

Web: www.isombudsman.org.nz
Phone: 0800 888 202 or 04 499 7612
Fax: 04 499 7614
Postal Address: PO Box 10-845, Wellington 6143

Banking Ombudsman Scheme

Email: help@bankomb.org.nz
Phone: 0800 805 950
Fax: 04 471 0548
Postal Address: Freepost 218002, PO Box 25327, Featherston St, Wellington 6146

Financial Disputes Resolution Scheme

Email: enquiries@fdrs.org.nz
Phone: 0508 337 337
Fax: 04 918 4901
Postal Address: Freepost 23107, PO Box 2272, Wellington 6145