



22 November 2021

AGREEMENT TO SUPPLY LEADS

I **Wiremu Patrick** from **Pihi Limited** agree to buy leads and insurance enquires from **Fly Me High Limited** (**John McCarthy** - owner and **Iryna Denysova** - employee).

I have supplied my document of disclosure/ Scope of Services (enclosed). This gives me the authority to sell and represent insurance products. This is all outlined on page 10.

My FSP registration number **472526** <https://fsp-register.companiesoffice.govt.nz/>

I confirm I deal with the end user (**the Customer**) and the insurance companies (**as listed in my Scope of Engagement**) supplied to you (attached)

I agree to pay Fly me High Limited per lead. I agree to give the advice on all products to the end user (**the Customer**) and have permission to sell products based on my document of disclosure and/or Scope of services. I also acknowledge the agreement when I signed up to accept leads which is available here <https://riskleads.flymehigh.com/>

I can be contacted to verify this agreement I have with Fly Me High and the insurance companies I represent to market and sell on their behalf - +64 21 844 927 (My personal cell)

FLY ME HIGH LIMITED

24/11/21

John McCarthy

DocuSigned by:

Wiremu Patrick

39B8D28A67F44E5...

Wiremu Patrick

224 The Parade, Island Bay,
Wellington, 6023, New Zealand
11/23/2021

Fly Me High Limited 4 Whetu Place Rosedale Auckland +6421737715 john@flymehigh.com



SCOPE OF SERVICE

Wiremu Patrick FSP472526 | Last Updated: 01/04/2019

WHAT I DO

My core business is arranging the following products:

- Home Loans
- Personal and vehicle Loans
- Business & commercial Loans
- Debt consolidation
- Mortgage Reviews/Refix Rates/Restructure/Refinance
- Pihi personalised mortgage plan
- Personal insurance
- Business insurance
- Financial planning.

EXPERIENCE & QUALIFICATIONS

- 14 years experience in Financial Services
- Founder & managing Director of Pihi Limited
- Bachelor degree from University of Cincinnati
- Authorised Financial Adviser (AFA)

MEMBERSHIPS

- Insurance and Financial Services Ombudsman.

HOW I WORK

- Get to know you and gather all necessary facts of your situation – Identify your specific needs and objectives.
- I then analyse and research your circumstances – Develop solutions to meet your needs, prepare loan applications and negotiate terms and rates on your behalf.
- Prepare and present recommendations to you, help implement agreed solutions.
- Monitor the implementation and review these strategies with you.
- Keep in regular contact including regular communications.

FINANCIAL PRODUCT PROVIDERS

(INCLUDING BUT NOT LIMITED TO)

ANZ, BNZ, Westpac, ASB, Cooperative Bank, Liberty Finance, SBS Bank, Sovereign, General Finance, ORIX, Avanti Finance, Dorchester, DBR, Southern Cross Finance, ASAP Finance, NZCU Baywide, Resimac, TSB Bank,, Booster, AIA, AMP, Asteron, Fidelity Life, Partners Life.



HOW I GET PAID

- On implementation of a financial product Pihi Limited receives a commission from the financial institution. The commission is generally of an upfront nature but may also include a small renewal or trail commission. Pihi Limited also receive a small fixed rate re-fix fee from some providers if I assist in re fixing your loan.
 - For some services, there will be a fee charged, which is agreed in advance.
1. Work undertaken that does not attract a payment from the lender or 2. The complex nature of the transaction means I will not be adequately compensated by the chosen lender. In both of the above circumstances the **fee is agreed in advance.**
- Pihi may also receive income for placement of other products through Pihi Limited.

NO CRIMINAL CONVICTIONS

1. In accordance with the Financial Advisers Act 2008, I hereby certify that in the preceding five years have not been;
 - a) Convicted of an offence under the Securities Act 1978, the Financial Advisers Act 2008 or the Investment Advisers
 - b) (Disclosure) Act 1996, or of a crime involving dishonesty (as defined in Section 2(1) of the Crimes Act 1961); or
 - c) A director or principal officer of a company that committed an offence under any of the Acts listed
 - d) Adjudicated bankrupt; or
 - e) Prohibited by law from taking part in the management of a company or a business; or
 - f) The subject of an adverse finding by a court in any proceeding taken against me in my capacity as an investment adviser; or
 - g) Expelled from or have been prohibited from being a member of a professional body.
2. I also certify that neither Pihi Limited nor any of its principal officers has been placed in statutory management of receivership in the preceding five years.



PRIVACY ACT

- 1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
- 2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
- 3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - (a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - (b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - (c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.





WHAT AM I GOING TO DO FOR YOU?

(PLEASE COMPLETE)

WHAT IS THE PURPOSE?

E.g. Get us pre-approved lending to help buy our first home.

WHAT SPECIFIC ACTION IS REQUIRED FROM Pihi Limited? (PLEASE TICK)

- | | |
|--|---|
| <input type="checkbox"/> Arrange Pre-Approved Mortgage Finance | <input type="checkbox"/> Re-fix or Restructure (Limited Advice) |
| <input type="checkbox"/> Commercial / Business Loans | <input type="checkbox"/> Pihi personalised mortgage plan |
| <input type="checkbox"/> Arrange Refinance Approval | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Personal / Debt Consolidation Loans | <input type="checkbox"/> Financial planning |

ACKNOWLEDGEMENTS

I may be required to evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place?

DISCLOSURE STATEMENT

I/We acknowledge that I/we have received a Disclosure Statement from Wiremu Patrick, dated 1st April 2019.

PROVISION OF INFORMATION

I/We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I/we risk receiving advice or product recommendations that may not be appropriate to my/our needs.

SCOPE OF SERVICE

I/We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated above. Pihi Limited will also keep in touch with a newsletter which we can opt not to receive.

ADVISER REMUNERATION

I/We acknowledge that I/we have read, understood and agree to how the adviser is paid.

PRIVACY ACT

I/We acknowledge that I/we have read and understood the information relating to the Privacy Act 1993 and how this information may be used.



YOUR OBLIGATIONS

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request in a timely manner.

Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

It is your obligation to provide accurate loan and debt balances if refinancing. It is also your obligation to read and understand all lending/insurance offers and loan/ policy documents as well as ensuring you always disclose relevant information.

Please ask me if you are unsure of anything.

Client Name

Signature

Date

Client Name

Signature

Date

