

Disclosure Statement

Name	MJM Finance LTD
Address	355 High Street Lower Hutt Wellington
Telephone number	020 410 46500
Email address	michael@mjmfinance.co.nz

This disclosure statement was prepared in **March 2023**

We are NOT Financial Advisors, as such you are protected by responsible lending laws.

Because of these protections, the recommendations given to you by us, the lender, about this loan are not regulated financial advice. This means that the duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

What should you do if something goes wrong?

If you have a problem, concern or complaint about any part of my service, please feel free to contact me so we can work through the issue, you need to do so in writing to michael@mjmfinance.co.nz .

If we cannot agree on how to fix the issue, or you choose not to use the internal complaints scheme, you can contact **Financial Dispute Resolution Scheme**. This service costs you nothing and will help us resolve any disagreements.

You can contact	Financial Disputes Resolution Scheme
Address	Level 9/109 Featherston Street, Wellington
Telephone number	0508 337 337
Email address	enquiries@fdr.org.nz

Declaration

I, Michael Jesse Mulgrew (sole director and shareholder) of MJM Finance LTD, declare to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.

Signed



Michael Mulgrew
FSP:745131