

DISCLOSURE STATEMENT Financial Adviser

Name of Financial Adviser:	Samuel (Sam) Mather
Registration number of Financial Adviser:	FSP1001584
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This disclosure statement was prepared on:	30 June 2026

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.

Licensing information

Zest Northland Limited (FSP703491) trading as Zest Brokers holds a licence issued by the Financial Markets Authority (the government agency that monitors financial advisers).

I am a Financial Adviser giving advice on behalf of Zest Northland Limited, trading as Zest Brokers. I am qualified to provide you with financial advice in relation to your mortgages and KiwiSaver.

I may provide you with general advice, or advice in relation to specific financial products/product providers.

I provide financial advice about mortgages from:

- ANZ Bank.
- ASB Bank.
- BNZ Bank.
- Westpac Bank.
- Kiwibank.
- SBS Bank.
- Heartland Bank.
- Co-operative Bank.
- A number of non-bank lenders.

For KiwiSaver, I provide financial advice in relation to investment products from:

- NZ Funds.
- Generate.
- Pathfinder.
- Fisher Funds.
- Kōura Wealth.

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

For mortgage advice, Zest Northland Limited will receive commissions from the bank/lender. If you decide to take out a loan, the bank/lender will pay a commission to Zest Northland Limited as indicated below:

- The commissions for the bank lenders range between 0.55 - 0.90% of the value of the mortgage. The amount depends on which bank lender and what type of mortgage you choose.
- The commissions for the non-bank lenders vary between lenders and will be discussed with you when advice is given. Fees may also apply in these instances.
- We may also receive an ongoing commission of 0.15 - 0.20% of the remaining balance of your loan each year, or a refix commission of \$150 per loan refixed. The amount depends on which bank/lender and what type of mortgage you choose.

For KiwiSaver, Zest Northland Limited will receive commissions from the provider on whose plans we give advice on. If you decide to take out a KiwiSaver, the provider will pay a commission to Zest Northland Limited as indicated below:

- The upfront commissions range between \$0 - \$300.
- We also receive an ongoing commission of between 0 - 0.40% of funds under management for each year the plan remains in force. The amount depends on which provider and plan you choose.

I may also receive a referral fee or commission if I refer you to one of our referral partners.

I do not charge fees, expenses or any other amount for the financial advice I provide you, unless discussed and agreed upon prior to advice being given.

Zest Northland Limited pays me a base salary and a portion of the commission.

How I manage conflicts of interest and incentives?

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances.

I complete ongoing training about how to manage conflicts of interest. I maintain registers that record conflicts of interest, and the gifts/incentives I may receive. Zest Northland Limited monitors these registers and provides additional training where necessary.

Zest Northland Limited undertakes a compliance audit, and a review of our compliance programme annually by a compliance officer.

What should you do if something goes wrong?

If you are not satisfied with my financial advice service, you can make a complaint to:

Name: Tim Anderson
Address: Zest Northland Limited, PO Box 480, Whangarei 0140
Phone: 021 851 051
Email: complaints@zestbrokers.co.nz

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited (financial ombudsman service).

Financial Services Complaints Limited provide a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited on:

Address: Financial Services Complaints Limited, PO Box 5967, Wellington 6145

Phone: 0800 347 257

Email: complaints@fscl.org.nz

What are my obligations?

Zest Northland Limited, and anyone who gives financial advice on their behalf (including myself) have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

I am required to:

- Give priority to your interests by taking all reasonable steps to make sure my advice isn't materially influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that I have the expertise needed to provide you with advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure I treat you as I should and give you suitable advice).

This is only a summary of the duties that I have. More information is available by contacting me or by visiting the Financial Markets Authority website at www.fma.govt.nz.

Our reliability history

Neither Zest Northland Limited nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy.

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

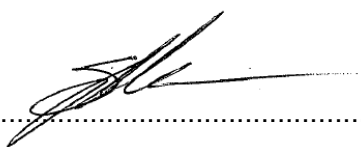
If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.

All the information I have discussed with you is available in writing. Please let me know if you wish to have a written copy.

Declaration

I, Samuel Peter Mather 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 Markets Conduct Act 2013; Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020; and Financial Services Legislation Amendment Act 2019.

Signed:



Date: 04 May 2026