

Three Pillars Finance Ltd

Terms & Conditions

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Who We Are

Three Pillars Finance Ltd is an independent financial advice business based in Christchurch, New Zealand. We help individuals and businesses access vehicle finance, personal loans, and commercial lending through our panel of trusted non-bank lenders.

We operate as an Authorised Body under the Finsure New Zealand Limited Financial Advice Provider (FAP) licence and are registered on the Financial Service Providers Register (FSPR). Our advice is provided in accordance with the Financial Markets Conduct Act 2013.

FSP Number: TBC

FAP: Finsure New Zealand Limited

Email: team@3pf.co.nz

Phone: 0800 TBC

Location: Christchurch, New Zealand

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Nature and Scope of Our Services

Vehicle Loans, Personal Loans and Debt Consolidation

Three Pillars Finance provides financial advice services for vehicle loans, personal loans, and debt consolidation loans, including both new lending and refinance. We provide advice on products from the following lenders:

- Marac
- Heartland Bank
- Oxford Finance
- Avanti Finance
- Finance Now
- Geneva
- Latitude Financial Services
- Branded Financial Services

Credit and Asset Insurance Products

Three Pillars Finance provides product information on Mechanical Breakdown Insurance, Guaranteed Asset Protection, and Consumer Credit Insurance. Take one or any of these products at your discretion and these products are from Autosure Insurance.

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Applying for Finance

When you submit a finance application through Three Pillars Finance, you confirm that:

- All information you have provided is accurate and complete to the best of your knowledge.
- You are 18 years of age or older and are not an undischarged bankrupt.
- You are legally entitled to enter into a credit contract in New Zealand.
- You have read and agree to these Terms and our Privacy Policy.

Providing false or misleading information may result in your application being declined and could have legal consequences.

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Verification and Credit Checks

By applying, you authorise Three Pillars Finance to verify the information you provide with relevant third parties and government databases. This may include the NZ Transport Agency, Department of Internal Affairs, Motor Vehicle Register, and the Personal Property Securities Register (PPSR) for the purposes of assessing your application, preventing fraud, and meeting our AML/CFT obligations.

You also appoint us as your agent to conduct credit checks with credit reporting agencies on your behalf. These agencies may retain your information and share it with their subscribers for credit checking or debt collection purposes.

Motor Vehicle Register: You can restrict access to your personal information on the MVR by opting out or obtaining confidential status. For more information visit nzta.govt.nz.

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Our Advice

We provide financial advice on credit products available through our lender panel. Our advice is tailored to your individual circumstances as you have shared them with us. We are committed to acting in your best interests, maintaining the skills and knowledge required to advise you well, and being upfront about any conflicts of interest.

Our advice is limited to credit products. We do not advise on any insurance products, this includes Vehicle insurance, KiwiSaver, investments, or other financial products outside our licence scope.

Where your application is introduced through a dealer or referral partner, that party will have access to your application details and updates on its progress.

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Fees and Commissions

Three Pillars Finance may receive commission from lenders when a loan is successfully settled. The nature and amount of any commission will be disclosed to you in our Disclosure Statement before we proceed with advice.

An introducer fee of up to \$995 may be charged depending on credit criteria and the approved lender, and our lenders charge an establishment fee which can vary up to \$350 depending on the lender. These fees are added to the loan amount you are borrowing, These charges are not incurred if you choose not to proceed

If you take out any credit or asset insurance with Autosure, we receive a commission from the insurer.

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Complaints

We take complaints seriously. If you are unhappy with our service, please get in touch and we will work to resolve it quickly and fairly. We aim to contact you within 10 working days.

Email: team@3pf.co.nz

Phone: 0800 TBC

If we cannot resolve your complaint to your satisfaction, you can refer it to our independent dispute resolution scheme at no cost to you.

You can contact Financial Services Complaints Limited (FSCL) by:

- Email: complaints@fscl.org.nz
- Phone: 0800 347 257
- Post: FSCL, PO Box 5967, Wellington 6140
- Online: <https://fscl.org.nz/about-us/complaints/complaint-form>

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General

These terms are governed by New Zealand law. We may update them from time to time and the current version will always be available on our website.

All content on our website is owned by Three Pillars Finance Ltd and may not be reproduced without our written permission.

To the extent permitted by law, our liability is limited to the re-supply of the relevant service. Nothing in these terms limits your rights under New Zealand consumer protection legislation.