

DISCLOSURE STATEMENT (FINANCIAL ADVISER)

Name of financial adviser: Zhe (Doris) Song

Address: 189 Foley Quarry Road Albany Auckland

Trading name: Panda Mortgages Limited

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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 life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products.

- Different types of home loan
- Construction loan
- Investment properties loan
- Income protection
- Insurance
- Fire and General Insurance

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 that I can try to fix the problem. You may contact our internal complaint's scheme by telephoning 09 4887066, by email info@pandamortgages.co.nz, or in writing to PO Box 301559 Albany Auckland.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing complaints@fscf.org.nz, calling FSCL on 0800 347 257 on, or in writing to PO Box 5967, Wellington 6145

How am I regulated by the Government?

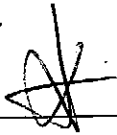
You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

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, Zhe (Doris) Song, 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.

Signed: _____

A handwritten signature in black ink, consisting of a stylized 'Z' and 'S' intertwined, positioned above a horizontal line.

What sort of Adviser am I?

- A. I am a specialist mortgage broker and personal risk adviser and can provide you advice as well as transactional services relating to mortgages, life insurance, disability and medical insurance.

You can also add 'business or commercial services' where appropriate. Ensure you are clear about advice and transactional or no advice services.

Financial Services Complaints Limited

Email: info@fscl.org.nz
Phone: 0800 347257 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 805950
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 POBox 2272 Wellington 6145

