



INTRODUCTION TO KINGBIRD

Kingbird is a finance broker under is FSP License (FSP 1000364) and we have access to a range of lenders in the NZ market. Each lender has their own credit criteria and requirements so it is our job to understand your needs and find a suitable and acceptable lender to meet those needs. Ian Bailey is the owner and Director of Kingbird limited and also contracts to Rod Schubert Finance Advice Limited (“RSFA”) for the purposes of providing Residential mortgages, insurances and Kiwisaver advice and services.

Kingbird can provide access and introduction to funders for business finance, asset funding, invoice finance or business and wholesale funding requirements.

We can also provide, either directly or via one of our business partner RSFA,:

- Residential mortgages, top-ups, refinancing, new home builds, commercial mortgages - **identify the best funder for you. (see the section on our web site for details)**
- Insurances - risk, fire and general, and income protection - **Protect those things that are important to you!**
- KiwiSaver review and advise - **to ensure your needs match your KiwiSaver provider**

Either way, we do all the leg work for you!

For Business Loans, asset finance, invoice finance and other wholesale services

For some of our services, including loans, some lenders will pay us a small commission to bring them good business, in which case we just charge a small fee (usually \$1,000 or 1% of the loan value - whichever is higher) to arrange and manage this process for you. But this is ONLY paid on success and can be added to any loan so there is no immediate cashflow impact for you. We may also charge you for the time taken as a % of the loan or \$250.00 per hour. This will be discussed and agreed before any loans are drawdown from one of Kingbirds many funding partners

All we ask is that you give us the chance to manage your requirements for you on an exclusive basis so that the message we give to the market is consistent and we don't confuse lenders with your application being delivered from multiple sources.

To kick off we need some information about you, your business and what you are after and why you need it. We then look at our range of lenders and work to match your needs with their requirements.

We sometimes need to ask for further information once we whittle down the list of lenders to the ones we think can assist you.

Once we have a lender who advises your requirements may meet their criteria, then we discuss that with you and, if you are happy, we make a formal application to them on your behalf.

To start we will need the following information:

1. ID for each Director
2. 6 months' business bank statements
3. Business financials
4. Statement of position (attached)
5. Brief info on what you are after and why it is needed
6. Any emails, documents or information that will give a better understanding of why the funds are needed - e.g. forward orders, etc

For Residential Mortgages, Insurances and Kiwisaver products, advice and services, please see the section of our website relating to Residential Mortgages or see further details on www.RSFA.co.nz.

IMPORTANT INFORMATION: Ian Bailey (FSP#100411) operates under the RSFA FAP license and business structure and works within RSFA as a Mortgage Advisor, and commercially contracted to RSFA (being attached to the RSFA FAP per FSP #709511). Kingbird Limited which has a wholesale FAP licence (FSP #1000364), provides business and asset finance, invoice funding and related services on a wholesale basis. RSFA takes no responsibility for any Advice provided by Kingbird, other than those relating to Mortgages as per the License held by RSFA.