



INTRODUCTION TO KINGBIRD

Kingbird is an asset and business finance broker licensed by the Financial Markets Authority (“FMA”) to provide wholesale and retail (consumer) advice under their license (FSP 1000364).

Kingbird also holds a license from the Commerce Commission for the provision of Consumer Credit contracts (mortgages and consumer lending), and we have access to a range of lenders in the NZ market. Each lender has its own credit criteria and requirements, so our job is 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 with Kingbird Limited to provide Residential mortgage advice (under his personal license FSP100411. Kingbird’s associates can also assist with 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 or consumer funding requirements.

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

- 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**
- **Business and asset financing**

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 to arrange and manage this process for you. But this is usually 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 Kingbird’s many funding partners

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 at www.kingbird.co.nz

IMPORTANT INFORMATION: Ian Bailey (FSP#100411) operates under the Kingbird Class 2 FAP license and business structure.