Disclaimer

Before you use the First Mortgages NZ Limited and Oliver Financial Planning Limited website and Facebook page there are some important things to be aware of and information that you might find useful. It's important you read and understand these disclaimers.

No personalised advice

The information provided and services described in this website/webpage are of a general nature and are not intended to be personalised financial advice to a retail client. The information provided in this website/webpage is not intended to be a substitute for professional advice. You may seek appropriate personalised financial advice from a qualified professional to suit your individual circumstances.

Nothing in this site is, or should be taken as, an offer, invitation or recommendation to buy or sell any mortgage, investment or insurance product represented herein without first obtaining professional advice regarding its appropriateness to your personal circumstances.

No warranties

While every effort is made to ensure the information on this website/webpage is up-to-date and correct, First Mortgages NZ Limited and Oliver Financial Planning Limited make no representations or warranties of any kind, express or implied, about the accuracy, reliability, completeness, suitability or availability of the website/webpage or the information about the products and services provided on the website/webpage. The information on this website/webpage is subject to change at any time. First Mortgages NZ Limited and Oliver Financial Planning Limited are under no obligation to update any information on this website/webpage or correct any errors in the information after it is published on the website/webpage. Any reference on this website/webpage to historical information and performance of a product or service may not necessarily be a good guide to future performance. You are solely responsible for any actions you take or do not take by relying on such information.

Liability

To the full extent legally allowable the directors, contractors, associates and staff of First Mortgages NZ Limited and Oliver Financial Planning Limited expressly disclaim all and any liability and responsibility to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon the whole or any part of the contents of this website/webpage. The disclaimers and limitations of liability do not prejudice your rights

under the Consumer Guarantees Act 1993, nor are they intended to exclude liability arising under statute.

Security and privacy

Although First Mortgages NZ and Oliver Financial Planning Limited regularly updates its virus protection software, it does not warrant that the server that makes the information and contents of this website/webpage available is free of viruses or bugs. You acknowledge that it is your responsibility to implement sufficient procedures and virus checks (including anti-virus and other security checks) to satisfy your particular requirements for the correct display and/or presentation of any material contained on this website/webpage.

Any personal information you provide to First Mortgages NZ Limited/Oliver Financial Planning Limited will be used to provide information that you request and retained to provide you with further information about our services.

If you are an individual, you have rights of access to and correction of personal information that is held about you. If you would like to access, correct and/or change the information collected at any time, please contact us.

Linked websites

Through this website/webpage you may be able to link to other websites which are not under the control of, First Mortgages NZ Limited or Oliver Financial Planning Limited. First Mortgages NZ Limited and Oliver Financial Planning Limited have no knowledge of or control over the nature, content, and availability of those websites. First Mortgages NZ Limited or Oliver Financial Planning Limited does not sponsor, recommend, or endorse anything contained on these linked websites. First Mortgages NZ Limited or Oliver Financial Planning Limited does not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

Every effort is made to keep the website/webpage up and running smoothly. However, First Mortgages NZ Limited and Oliver Financial Planning Limited take no responsibility for, and will not be liable for, any loss you may suffer due to the website/webpage being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

Copyright, trademarks and intellectual property rights

All materials on this website are protected by copyright and intellectual property laws and are the property of First Mortgages NZ Limited and Oliver Financial Planning Limited unless otherwise explicitly stated. The website/webpage may also contain a number of trademarks, logos and symbols which are either owned by First Mortgages NZ Limited and Oliver Financial Planning Limited or used with the approval of the respective trademark, logo, symbol owner. Nothing on the website should be construed as granting any licence to use any trade mark without the permission of the trade mark owner. Any material on this website that is identified as being subject to copyright of a third party, authorisation to use or reproduce such material must be obtained from that third party. Unless stated otherwise, you may access and download the materials located on this website only for personal, non-commercial use.

NZ jurisdiction only

The information published on this website/webpage is governed by, and has been prepared to comply with New Zealand law. The information is only intended for persons within the New Zealand jurisdiction and is not intended for persons outside the New Zealand jurisdiction. First Mortgages NZ Limited and Oliver Financial Planning Limited do not accept responsibility for the compliance of this information with the laws of any other country. The laws of New Zealand shall govern your use of the website/webpage and by visiting this website/webpage you hereby agree to submit to the exclusive jurisdiction of the New Zealand courts.

A disclosure statement relating to the advisers associated with this website/webpage is available on request and free of charge.