

# the HADLOW CFML LOANS

## SETTLEMENT FINANCE



- Pre-approval for settlement finance available of up to the lower of 80% of (i) the purchase price; or (ii) value of the Residence, subject to the discretion of CFML Loans<sup>1</sup>
- Floating Interest Rate 9.45% per annum applies after two years<sup>2</sup>
- Interest only for the initial two year term then Principal and Interest – Up to 25 Year Term<sup>3</sup>
- \$2,000 NZD non-refundable application fee<sup>4</sup>
- No restriction on applying for alternative finance prior to settlement
- 48 Hour Approvals (subject to responsible lending inquiries)<sup>5</sup>

FOR MORE INFORMATION, CONTACT REGISTERED FINANCIAL ADVISERS



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**WWW.CFMLLOANS.CO.NZ**

CFML Loans includes CFML Limited and Conrad Funds Management Limited  
CFML Lending Limited - Financial Services Provider Number: FSP598429 New Zealand Company Number: 6658576  
Conrad Funds Management Limited - FSP441126 New Zealand Company Number: 5691248  
Dispute Resolution Scheme: Financial Services Complaints Limited - Numbers 7237, 6400

Terms and conditions apply. 1 The valuation of the Residence will be as determined by an independent valuer selected by Conrad Funds Management Limited once the construction of your Residence has been completed. 2 After the initial two year term, the then current floating interest rate will apply. The current available floating interest rate as at 24/11/2023 is 9.45% p.a. and is subject to change. CFML Loans does not guarantee this rate. 3 Loan term commences from settlement of your Residence and repayments are calculated on the basis of a 25 year term. 4 All or part of the application fee may be waived at Conrad Funds Management Limited's sole discretion. 5 Subject to responsible lending inquiries and providing all required documentation, confirmed prior to settlement.