

Looking for smarter ways to manage your mortgage?

We can help.

FINANCIAL FREEDOM. FASTER.

About Us.

NZHL are purpose-driven (financial freedom, faster) home loan and insurance advisers. Nationwide we help Kiwis collectively save millions in interest costs each year by providing personalised service, smart home loan structures, and tools that put clients in control, all 50,000 (and counting) of them!

Plus, we can arrange an insurance solution to help you protect yourself and your financial freedom if setbacks occur.

With around 70 locally-owned businesses right across New Zealand and over 25 years' experience in the market, NZHL is 'Passionately Kiwi' (that's one of our values).

The NZHL Difference.

Your home loan tailored to you: when we meet, we'll compare your current mortgage with an NZHL arranged home loan so you can immediately see the difference.

At NZHL, we listen to your financial goals - what you want to accomplish with your money before tailoring a home loan structure to help you get there. Essentially, we work with you to make the most of your income and savings to reduce the interest you pay.

Personalised service: as your Mortgage Mentor, we're here to offer personalised local service, with continuous coaching for the life of your loan.

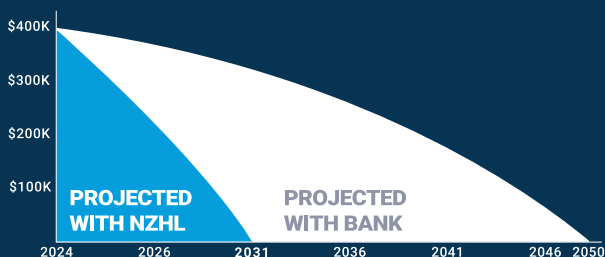
We pride ourselves on our personal relationships with our clients. Your NZHL consultant will be your go-to person whenever you need help or have a question and will meet with you to review your progress and update your plan as things change.

Tools that put you in control: our clients have access to DebtNav, our unique online monitoring tool.

DebtNav can factor in your short-term goals (that holiday, car, or renovation you've been dreaming about), so you know exactly how it will impact your mortgage and keep you on the road to financial freedom, faster.

*Subject to lending criteria

Here's an example of what we do for our clients.



To see how much you could save with NZHL visit:
<https://nzhl.co.nz/home-loans/tools-and-calculators>

Home loans

- Refinancing
- Purchases
- New builds
- First home loans



Protecting your financial freedom.

Insurance arranged by NZHL is all about sensible protection for you, your income and obligations. We will step through the options best suited to your needs including: life, health and income insurance. Plus, we can refer you to our specialist home, contents and vehicle partners.

Insurance

- Health, life, trauma, income
- House, car and contents

Why NZHL?

NZHL genuinely helps clients achieve financial freedom, faster. In fact, we often have clients who pay off their mortgages more than 10 years sooner.

Essentially, we work with our clients to make the most of their mortgage, not the other way around!

FAQ

Can't my current mortgage provider help me?

Maybe they can, but have they ever offered?

What are NZHL's interest rates?

Our competitive interest rates vary and may depend on your equity/deposit or the type/purpose of the property. To find out which rates are relevant to you, contact us today.

My mortgage is fixed so why would I switch providers right now?

People often refinance with NZHL to take advantage of our personalised service and get ahead faster. Remember, your mortgage should be tailored to meet your personal needs and goals. You could save more money long-term by switching to an NZHL arranged home loan sooner rather than later; it all comes down to having the right structure!

Disclosure Statement available on request at no cost.
All information stated is correct at the time of printing and subject to change without notice.

**Ready to see the difference your
very own Mortgage Mentor
could make?**

Let's chat.

Talk to your local Mortgage Mentor (nzhl.co.nz).



phone: 0800 332 837
email: info@nzhl.co.nz
www.nzhl.co.nz