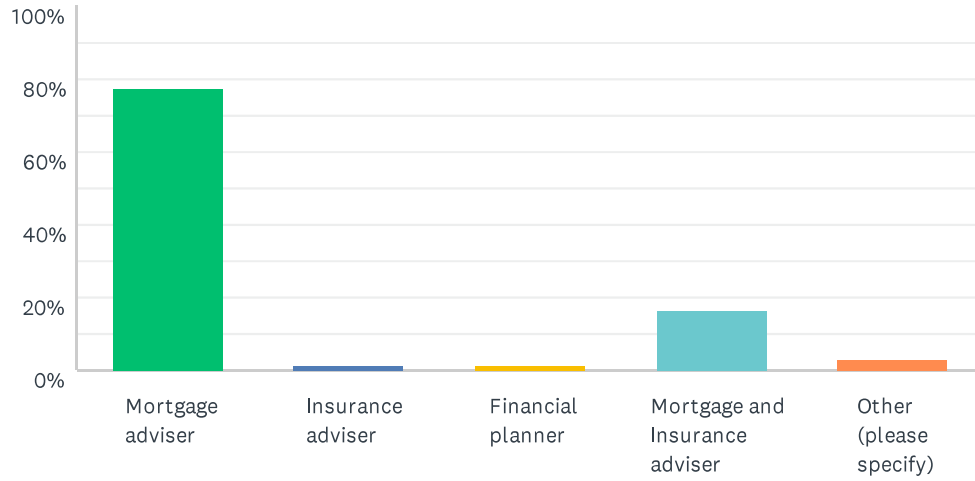


Q1 What is your main area of business?

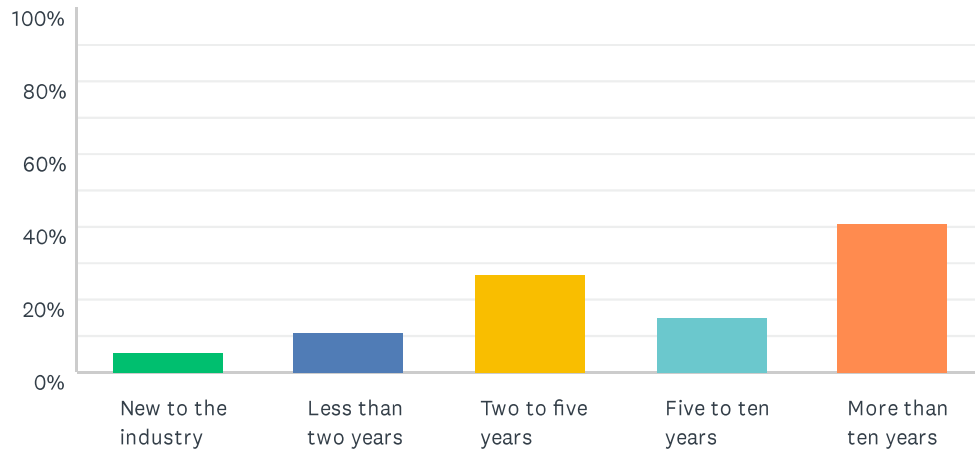
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
Mortgage adviser	77.35%	222
Insurance adviser	1.74%	5
Financial planner	1.39%	4
Mortgage and Insurance adviser	16.72%	48
Other (please specify)	2.79%	8
TOTAL		287

Q2 How many years have you been a mortgage adviser?

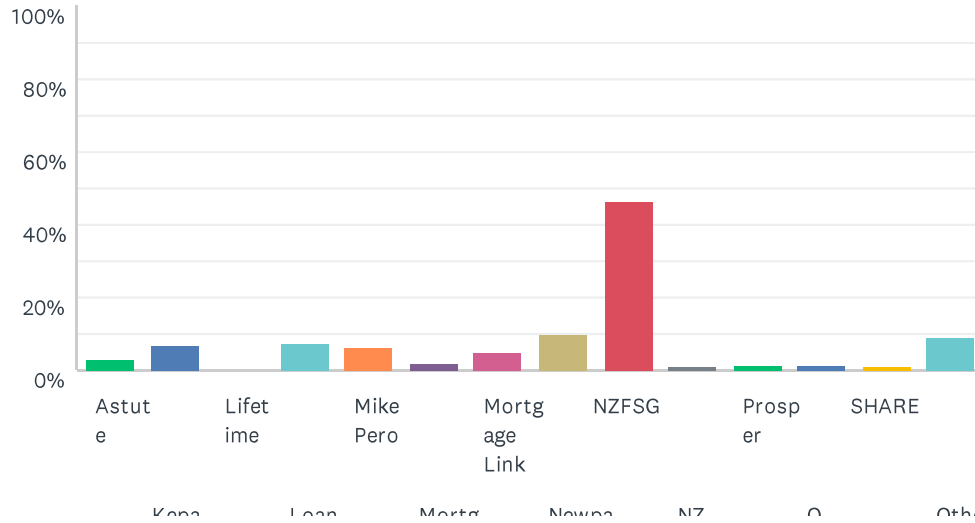
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES
New to the industry	5.57% 16
Less than two years	11.15% 32
Two to five years	27.18% 78
Five to ten years	14.98% 43
More than ten years	41.11% 118
TOTAL	287

Q3 Which dealer group do you belong to?

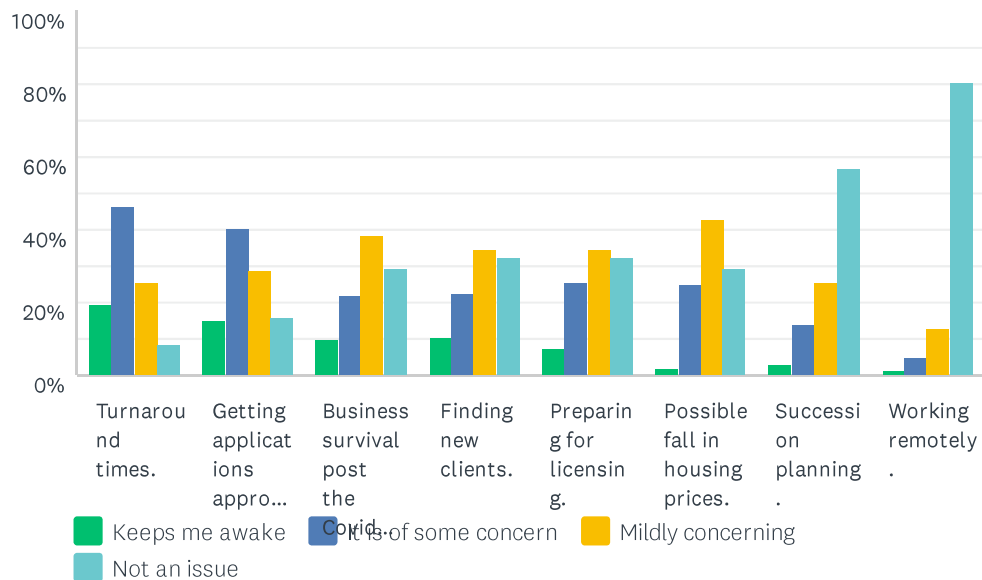
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
Astute	2.79%	8
Kepa	6.97%	20
Lifetime	0.00%	0
Loan Market	7.67%	22
Mike Pero	6.27%	18
Mortgage Express	2.09%	6
Mortgage Link	5.23%	15
Newpark	9.76%	28
NZFSG	46.69%	134
NZ Home Loans	1.05%	3
Prosper	1.74%	5
Q Group	1.39%	4
SHARE	1.05%	3
Other (please specify)	9.06%	26
Total Respondents: 287		

Q4 Thinking about the biggest issues facing your business, please rank them from most concerning to no concern at all.

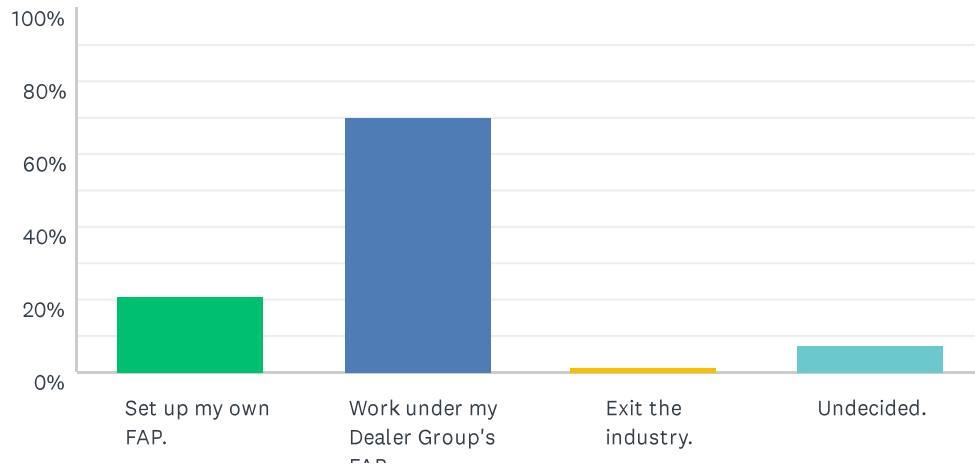
Answered: 287 Skipped: 0



	KEEPS ME AWAKE	IT IS OF SOME CONCERN	MILDLY CONCERNING	NOT AN ISSUE	TOTAL	WEIGHTED AVERAGE
Turnaround times.	19.65% 56	46.32% 132	25.61% 73	8.42% 24	285	2.23
Getting applications approved.	15.09% 43	40.35% 115	28.77% 82	15.79% 45	285	2.45
Business survival post the Covid-19 lock-down.	10.21% 29	21.83% 62	38.38% 109	29.58% 84	284	2.87
Finding new clients.	10.64% 30	22.70% 64	34.40% 97	32.27% 91	282	2.88
Preparing for licensing.	7.72% 22	25.26% 72	34.74% 99	32.28% 92	285	2.92
Possible fall in housing prices.	2.12% 6	25.09% 71	43.11% 122	29.68% 84	283	3.00
Succession planning.	3.20% 9	14.23% 40	25.62% 72	56.94% 160	281	3.36
Working remotely.	1.43% 4	5.00% 14	12.86% 36	80.71% 226	280	3.73

Q5 How will you set up your business under the new advice regime?

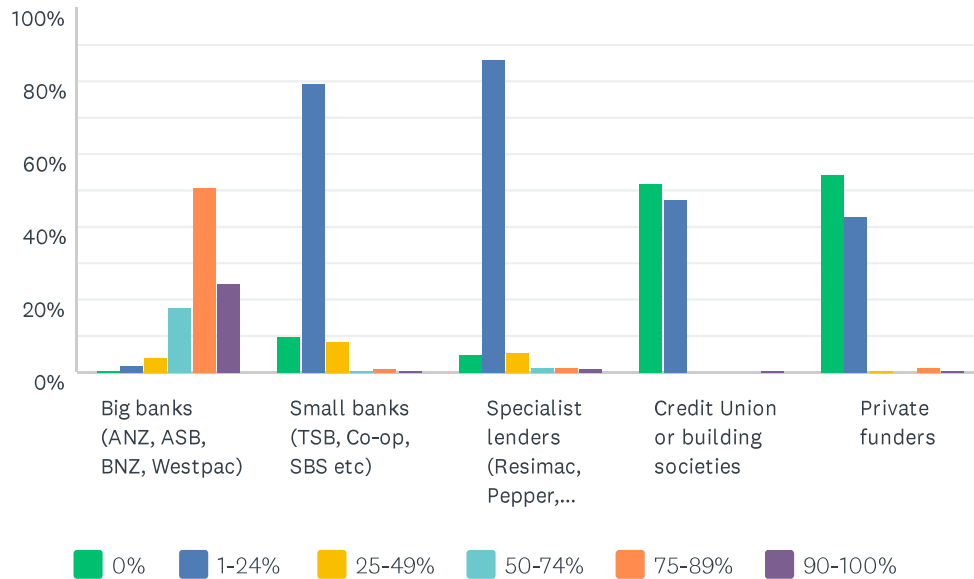
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
Set up my own FAP.	20.91%	60
Work under my Dealer Group's FAP.	70.03%	201
Exit the industry.	1.74%	5
Undecided.	7.32%	21
TOTAL		287

Q6 Which lenders get your business?

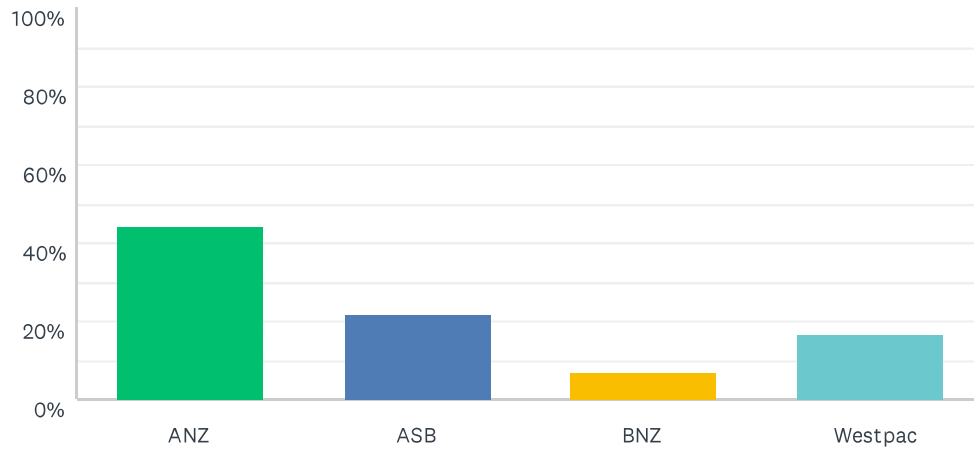
Answered: 283 Skipped: 4



	0%	1-24%	25-49%	50-74%	75-89%	90-100%	TOTAL	WEIGHTED AVERAGE
Big banks (ANZ, ASB, BNZ, Westpac)	0.35% 1	1.77% 5	3.89% 11	18.02% 51	51.24% 145	24.73% 70	283	4.57
Small banks (TSB, Co-op, SBS etc)	10.21% 24	79.57% 187	8.51% 20	0.43% 1	0.85% 2	0.43% 1	235	2.02
Specialist lenders (Resimac, Pepper, Liberty, FMT, Avanti etc)	5.06% 12	86.08% 204	5.49% 13	1.27% 3	1.27% 3	0.84% 2	237	2.07
Credit Union or building societies	51.88% 83	47.50% 76	0.00% 0	0.00% 0	0.00% 0	0.63% 1	160	1.48
Private funders	54.43% 86	43.04% 68	0.63% 1	0.00% 0	1.27% 2	0.63% 1	158	1.50

Q7 Which is your preferred big bank?

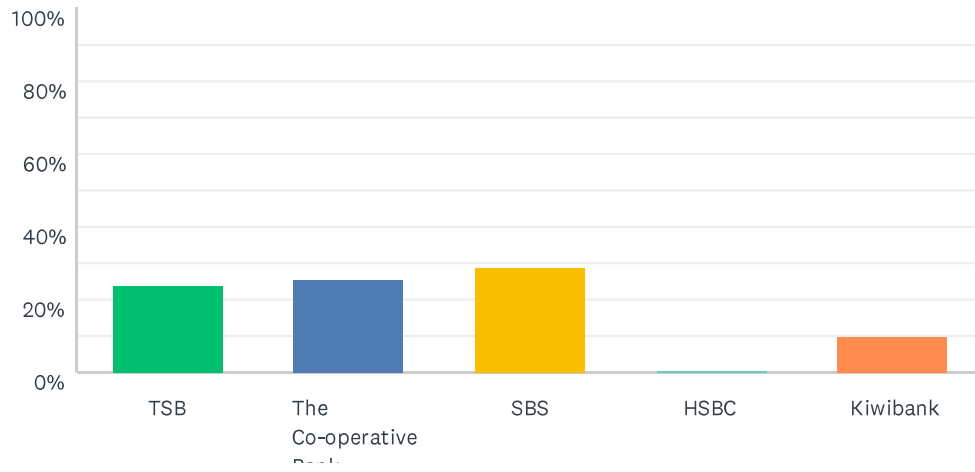
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
ANZ	44.25%	127
ASB	21.95%	63
BNZ	6.97%	20
Westpac	16.72%	48
TOTAL		287

Q8 Which is your preferred small bank?

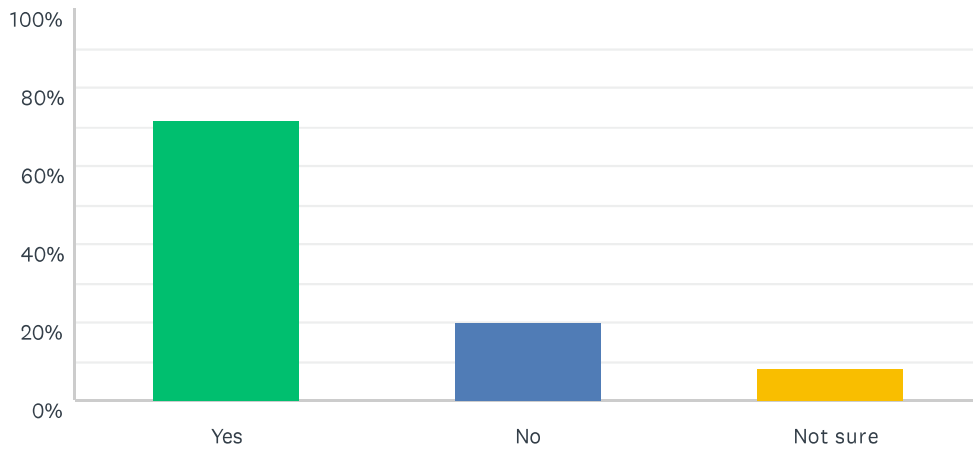
Answered: 284 Skipped: 3



ANSWER CHOICES	RESPONSES	
TSB	23.94%	68
The Co-operative Bank	25.35%	72
SBS	28.87%	82
HSBC	0.70%	2
Kiwibank	9.86%	28
TOTAL		284

Q9 Was the volume of loans settled this financial year (to March 31) higher than last year?

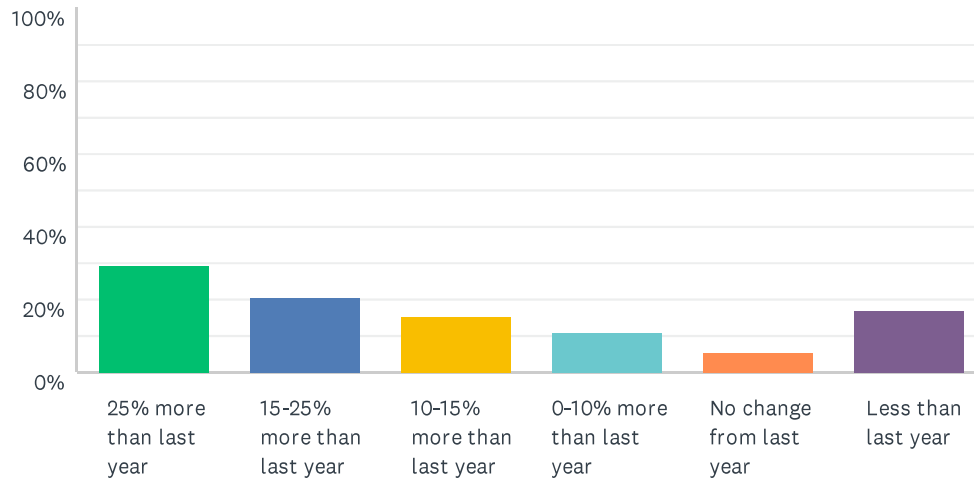
Answered: 286 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	71.68%	205
No	19.93%	57
Not sure	8.39%	24
TOTAL		286

Q10 What was the difference in the volume of loans settled this year?

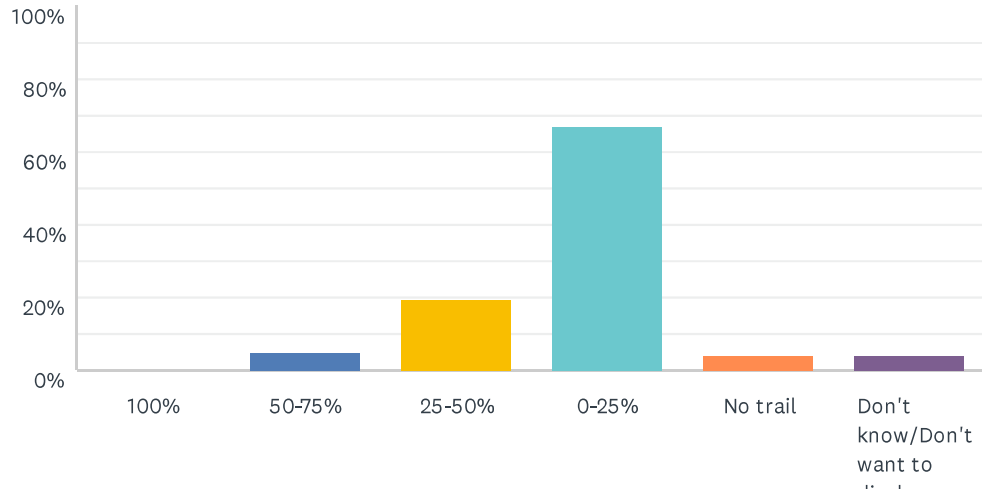
Answered: 286 Skipped: 1



ANSWER CHOICES	RESPONSES	
25% more than last year	29.37%	84
15-25% more than last year	20.28%	58
10-15% more than last year	15.38%	44
0-10% more than last year	10.84%	31
No change from last year	5.59%	16
Less than last year	16.78%	48
TOTAL		286

Q11 What percentage of your income is trail commission?

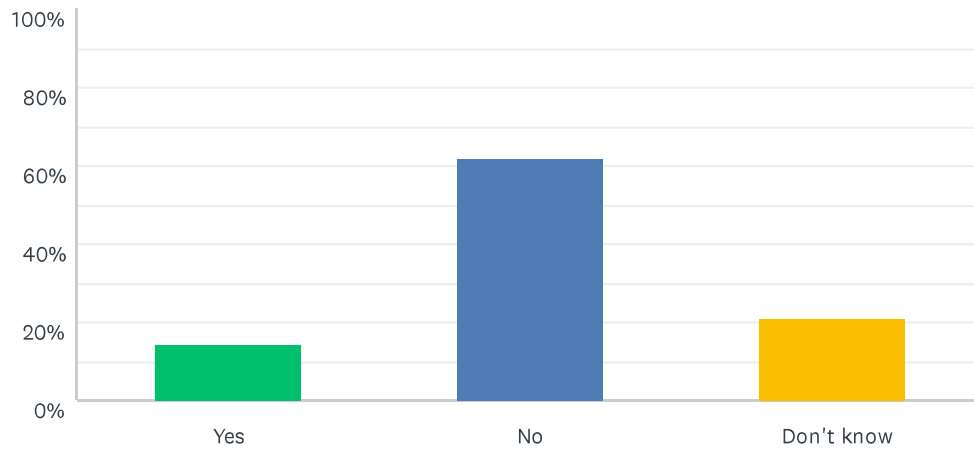
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES
100%	0.00% 0
50-75%	5.23% 15
25-50%	19.51% 56
0-25%	66.90% 192
No trail	4.18% 12
Don't know/Don't want to disclose	4.18% 12
TOTAL	287

Q12 Will the Covid-19 lockdown make you place more business with lenders who offer trail?

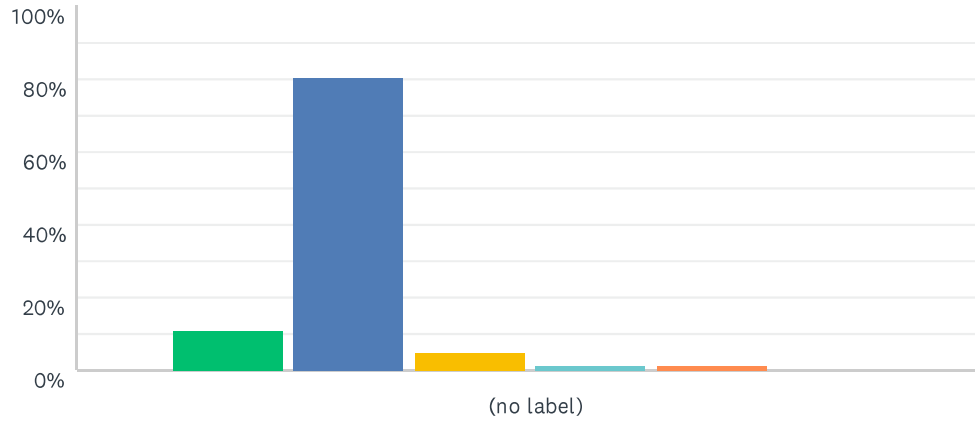
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	14.63%	42
No	62.02%	178
Don't know	20.91%	60
TOTAL		287

Q13 How much of your business goes to non-banks?

Answered: 287 Skipped: 0

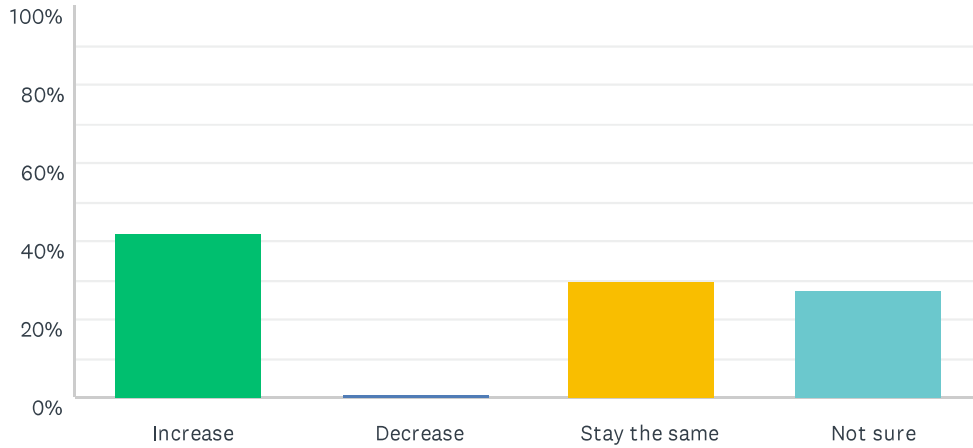


■ 0%
 ■ 1-24%
 ■ 25-49%
 ■ 50-74%
 ■ 75-89%
 ■ 90-100%

	0%	1-24%	25-49%	50-74%	75-89%	90-100%	TOTAL	WEIGHTED AVERAGE
(no label)	11.15%	80.49%	5.23%	1.39%	1.74%	0.00%	287	2.02
	32	231	15	4	5	0		

Q14 Over the next 12 months, what amount of business will go to non-banks compared to last year?

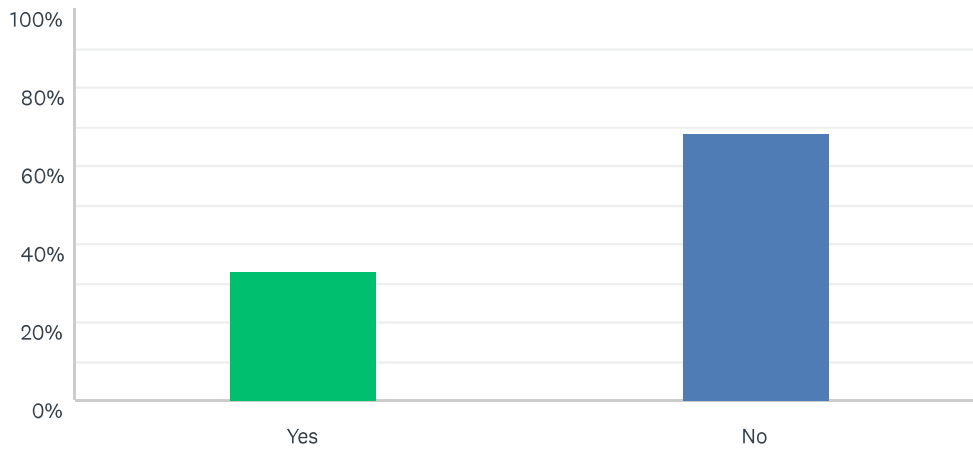
Answered: 287 Skipped: 0



ANSWER CHOICES	RESPONSES	
Increase	41.81%	120
Decrease	1.05%	3
Stay the same	29.62%	85
Not sure	27.53%	79
TOTAL		287

Q17 After the Covid-19 crisis, will you diversify and offer a wider range of products?

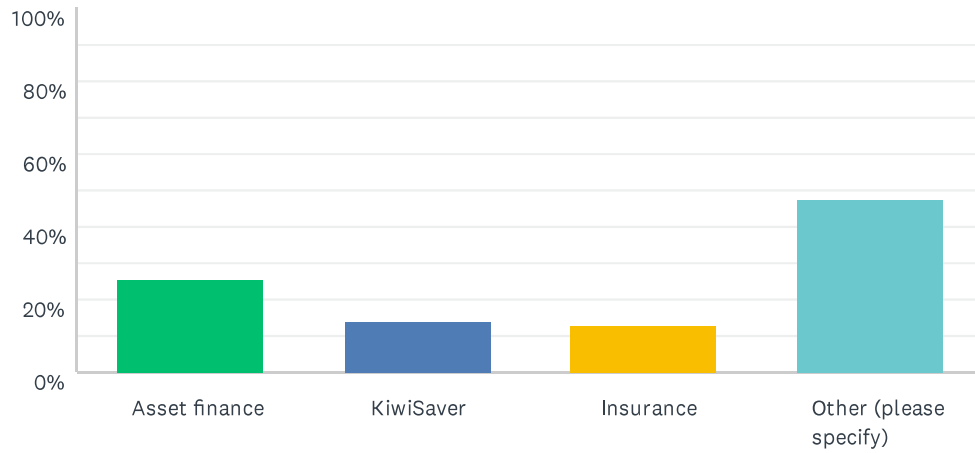
Answered: 286 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	32.87%	94
No	68.18%	195
Total Respondents: 286		

Q18 What products would you add?

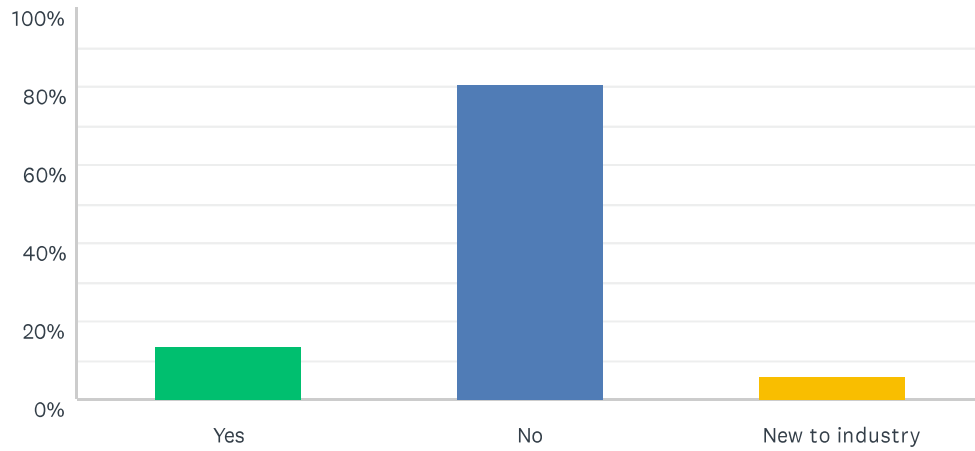
Answered: 211 Skipped: 76



ANSWER CHOICES	RESPONSES	
Asset finance	25.59%	54
KiwiSaver	14.22%	30
Insurance	12.80%	27
Other (please specify)	47.39%	100
TOTAL		211

Q21 In the past 12 months, have you moved to a new group ?

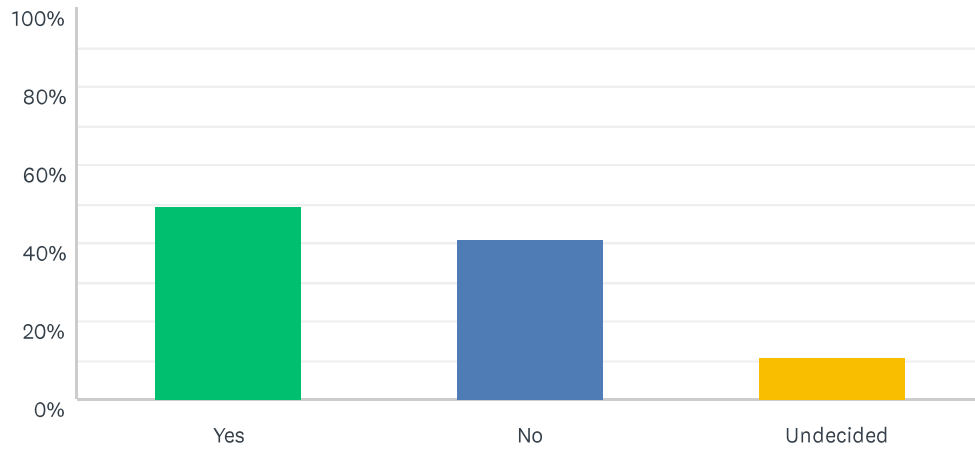
Answered: 261 Skipped: 26



ANSWER CHOICES	RESPONSES	
Yes	13.41%	35
No	80.46%	210
New to industry	6.13%	16
TOTAL		261

Q22 Are you a member of Financial Advice NZ?

Answered: 265 Skipped: 22



ANSWER CHOICES	RESPONSES	
Yes	49.43%	131
No	40.75%	108
Undecided	10.57%	28
Total Respondents: 265		