

#18

**COMPLETE**

**Collector:** Web L nk 3 (Web L nk)  
**Started:** Monday, October 15, 2018 12:17:46 PM  
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**Q1** Overall, do you agree or disagree with [standard 1] and proposed commentary? **Agree**

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**Q2** Please provide any comments on [standard 1] and the proposed commentary. **Respondent skipped this question**

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**Q3** Overall, do you agree or disagree with [standard 2] and proposed commentary? **Agree**

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**Q4** Please provide any comments on [standard 2] and the proposed commentary. **Respondent skipped this question**

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**Q5** Overall, do you agree or disagree with [standard 3] and proposed commentary? **Agree**

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**Q6** Please provide any comments on [standard 3] and the proposed commentary. **Respondent skipped this question**

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**Q7** Overall, do you agree or disagree with [standard 4] and proposed commentary? **Agree**

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**Q8** Please provide any comments on [standard 4] and the proposed commentary.

However th s exampl s rea y confus ng and shou d be re-framed to make s very c ear to adv sers.

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**Q9** Overall, do you agree or disagree with [standard 5] and proposed commentary? **Agree**

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**Q10** Please provide any comments on [standard 5] and the proposed commentary. **Respondent skipped this question**

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**Q11** Overall, do you agree or disagree with [standard 6] and proposed commentary? **Agree**

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**Q12** Please provide any comments on [standard 6] and the proposed commentary. **Respondent skipped this question**

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**Q13** Overall, do you agree or disagree with [standard 7] and proposed commentary? **Agree**

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**Q14** Please provide any comments on [standard 7] and the proposed commentary. **Respondent skipped this question**

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**Q15** Overall, do you agree or disagree with [standard 8] and proposed commentary? **Agree**

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**Q16** Please provide any comments on [standard 8] and the proposed commentary. **Respondent skipped this question**

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**Q17** Overall, do you agree or disagree with [standard 9] and proposed commentary? **Agree**

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**Q18** Please provide any comments on [standard 9] and the proposed commentary.

agree with Level 5 as a minimum.

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**Q19** Overall, do you agree or disagree with [standard 10] and proposed commentary? **Disagree**

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**Q20** Please provide any comments on [standard 10] and the proposed commentary.

We should have minimum standards here for CPD as it sets a benchmark for advisers who do not do any training other than the Cert 5 for example. A Professional Development Plan is very useful to guide advisers on where the education gaps are and how to address these each year, therefore evidencing what they are doing and showing competence, knowledge and skills up to date.

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**Q21** Overall, do you agree or disagree with [standard 11] and proposed commentary? **Agree**

**Q22** Please provide any comments on [standard 11] and the proposed commentary.

Down the line a degree should be gained to keep up with the rest of the professional world.

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**Q23** Overall, do you agree or disagree with [standard 12] and proposed commentary? **Agree**

**Q24** Please provide any comments on [standard 12] and the proposed commentary.

Level 5 certificate plus advice strands relevant is a good benchmark here.

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**Q25** Is there anything missing from the draft Code? **Unsure**

**Q26** If you answered yes, what is missing? **Respondent skipped this question**

**Q27** Do you have any feedback on the examples, or suggestions on other examples that should be included in the draft Code?

no

**Q28** Is there anything else you want to say?

It's nice and simple and should be easy to rally advisers into working with the code on this basis.

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**Q29** Name

s 9(2)(a)

**Q30** Your role or professional title

Competence and Training Manager Mortgage Express

**Q31** Individual or organisational submission

**This is a submission on behalf of an organisation (eg employer)**

**Q32** If you give financial advice...

**I am not an AFA, RFA or QFE adviser**

**Q33** My organisation or I give the following types of advice...

**My organisation or I do not give financial advice**

**Q34** Organisation Name

Mortgage Express

**Q35** Type of organisation

Other (please specify):

we are a head group for Mortgage Advisers in NZ

**Q36** Size of organisation

**Small firm (1-10 staff)**

**Q37** If there are other things we should know about you or your business that would provide context to your answers, please provide details below.

Mortgage advice is our main strand of advice with general insurance and some personal insurance on a more limited basis.

**Q38** Please indicate whether your submission contains any information that is confidential or whether you do not wish your name or any other personal information to be included in a summary of submissions.

Please do not put my name on the submission.

**Q39** Please provide your contact details (email and/or phone number) This is the only question that requires an answer. This information would not be released publicly. We may get in touch with you in order to help us understand particular points from your submission.

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