

AUTHORITY AND DECLARATION

Adviser: Neville Modlin FSP: FSP1002301

Pursuant to the Privacy Act 2020, the following information is relevant to you.

1. The personal information collected in this form and in the course of your dealings with the Lending Adviser named in this application ("Lending Adviser") is collected for the purpose of assessing your application for finance and may be given to a number of Lenders (each a "Lender") at the Lending Adviser's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Adviser for administering any ongoing commission payments to the Lending Adviser.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the Recipients") and any other party that is authorised by you from time to time. You understand that the Lending Adviser and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.
4. You have a right to request access to and correction of any personal information held by the Lending Adviser, by the Lender, or by any credit reporting agencies, subject to the provisions of the Privacy Act 2020.
5. In making this application form, I/We (the Applicants) understand and authorise that:
 - 5.1 The Lending Adviser, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Lending Adviser, the Lender and the Recipients.
 - 5.2 The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of insurances (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients).
 - 5.3 The Lender may disclose our personal information to the Lending Adviser during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
 - 5.4 The Lending Adviser, the Lender and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
 - 5.5 The credit reporting agencies of the Lending Adviser, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
 - 5.6 The credit reporting agencies of the Lending Adviser, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - 5.7 The Lending Adviser, the Lender and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of any

monitoring services to receive updates about me/us if any of the personal information held about me/us changes.

- 5.8 The Lending Adviser, the Lender and the Recipients may give information to credit reporting agencies about our default in any payment obligations.
 - 5.9 The credit reporting agencies of the Lending Adviser, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
 - 5.10 The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.
6. If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.

The name and address of the Lending Adviser firm that will hold the information is:

Name	Address
The Lending Team	PO Box 19 Whangaparaoa 0949

Customer Declaration

I/We (the Applicants) declare, acknowledge and agree the following:

1. That the information contained in this application is true and correct.
2. That where the Lending Adviser has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.
3. I/We are at least 18 years of age.
4. I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this Application.
5. That I am/we are able to meet legal and valuation cost.
6. That, as part of the intended financing transaction, we should review our personal risk insurance requirement.
7. That should our circumstances change before the loan is repaid, we have an obligation to notify the Lending Adviser.
8. The Lending Adviser may receive a commission for the writing or referral of any personal risk insurance.
9. That the Lending Adviser provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Lending Adviser generally does not charge me/us for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Lending Adviser is not an employee, agent partner, or joint venture partner of, nor does the Lending Adviser act on behalf of, the Lender.
10. If the Lending Adviser charges a separate consultancy fee, or a commission claw back, these costs are available on their public website.
11. If the Lending Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my/our loan, the Lender will periodically disclose the loan balance to the Lending Adviser.

Employee Declaration

1. Has your employer (or self-employed business) received any wage subsidy since March 2020 to the best of your knowledge?
 Yes No

2. Are you currently on a wage subsidy or reduced hours?
 Yes No

3. Has as your income been impacted since March 2020 and do you expect it to be impacted by any further events?
 Yes No

4. Are you aware of any current changes or restructuring in your place of employment?
 Yes No

Customer Declaration Purpose (tick the ones below which apply)

- I/We are not registered for GST and will not be with respect to this security property.
- I/We will be registered for GST, but the security property is/will not be used for the purposes of taxable activity.
- I/We will be registered for GST and the security property is/will be used for the purposes of taxable activity. (tick one of the following that applies)
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for personal, domestic or household purposes.
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for Business or investment purpose.
- I/We acknowledge that we understand our rights under the Privacy Act 2020 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.**

Name	Name
Signature	Signature
Date	Date