Mortgage Time

Declaration

I/we give the Adviser express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home loan eligibility and/or risk products associated with this application.

I/we understand that the Adviser does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. The Adviser is not an employee, agent, partner, nor joint venture partner of, nor does the Adviser act on behalf of the lender. I/we acknowledge that personal information collected in this form and in the course of my dealings with the Adviser named in this application is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the Adviser. If my application is successful, I/we accept, that the information will be used by the lender for the purpose of administering the loan as well as in accordance with the Lender's own privacy policy and by the lender and Adviser for administering any ongoing commission payments to the Adviser.
If the Adviser has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the Adviser.
I/we accept that the Adviser and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us.

I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients).
The name and address of the Adviser that will hold this information is:

Name: Brodie Sadgrove

Address: Mortgage Time, 22 Akatea Street, Berhampore, Wellington 6023

I/we understand that I/we are not required by law to provide any personal information to the Adviser but any failure to do so might prejudice any chances of obtaining finance. I/we authorise:

- The Adviser, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Adviser, the Lender and the Recipients.
- The Lender to disclose my personal information to the Adviser during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Adviser, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of the Adviser, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Adviser, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Adviser, the Lender and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Adviser, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Adviser, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I/we understand that pursuant to the Privacy Act 2020, the broker, lender or recipients may hold my/our personal information on their or third party partners' systems I/we have the right to request access to and correction of any personal information held by the Adviser or by the lender. I/we confirm that: **(Tick those applicable)**

- ☑ The information contained in the application is true and correct;
- ☑ I am to meet legal and valuation costs;
- ☑ I am not registered for GST and will not be with respect to the security property.
- ☐ I am/will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity.
- ☐ I am/will be registered for GST and the security property is/ will be used for the purposes of a taxable activity.

I/we acknowledge that as part of the intended financing transaction I should review my personal risk insurance requirement. I/we have been offered the option to review my personal risk insurance requirements by a specialist Insurance Adviser and have decided to: **(please cross out what is not applicable)**

Approve the option to review completed by an appointed Insurance Adviser

Decline the option to review my personal risk insurance requirements and exempt the Adviser, consultants, insurance advisers from any liability or loss caused as a result of this decline.

The signing of this application form in no way implies an application has been made to the Adviser for such a review.
I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments.
In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and or to pay off any loan balance.

I/we acknowledge that I/we have received a copy of my/our loan application form and confirm that the information included in this application including my asset & liability statement is true and correct.

I/we acknowledge that I/we have read **Mortgage Times' Disclosure Statement** at https://mortgagetime.co.nz/disclosure/

Signed . . . . . **Signed** . . . . . .

Name . . . . . **Name** . . . . . .

Date . . . . . **Date** . . . . . .