

# Customer Declaration - Privacy Act Information

## Privacy Act 1993

Pursuant to the Privacy Act 1993, the following information is relevant to you:

1. The personal information collected in this form and in the course of your dealings with the Mortgage Advisor or Broker named in this application ("Mortgage Advisor") is collected initially for the purposes of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Advisor'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 Advisor for administering any ongoing commission payments to the Mortgage Advisor.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You have a right to request access to and correction of any personal information held by the Mortgage Advisor, by the Lender, or by any credit reporting agencies.
4. You understand that the Mortgage Advisor provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Mortgage Advisor generally does not charge you for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Advisor is not an employee, agent, partner, or joint venture partner of, nor does the Mortgage Advisor act on behalf, of the Lender.
  - If the Mortgage Advisor charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to you at time of application.
5. If the Mortgage Advisor has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of your loan, the Lender will periodically disclose the loan balance to the Mortgage Advisor.
6. 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 Mortgage Advisor 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.
7. In making this application, I / We (the Applicants) understand and authorise that:
  - The Mortgage Advisor, 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 Mortgage Advisor, the Lender and the Recipients.
  - The Lender may disclose your personal information to the Mortgage Advisor during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
  - The Mortgage Advisor, the Lender and the Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
  - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
  - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
  - The Mortgage Advisor, the Lender and the Recipients may 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/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.
  - The Mortgage Advisor, the Lender and the Recipient may give information to credit reporting agencies about our default in any payment obligations.
  - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
  - 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.
8. 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 Mortgage Advisor firm that will hold the information is:

Company Name	Address Details
<b>Cook Home Loans</b>	29 Te Pene Road Maraetai Beach Manukau City 2148

# Customer Declaration

I / We (the Applicants) declare the following:

- That the information contained in this application is true and correct.
- That where the Mortgage 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.
- I am / We are at least 18 years of age.
- I/We have not been declared bankrupt, and have not been admitted to the no asset procedure.
- I/We have not had any judgments entered against me/us.
- 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.
- That I am/we are able to meet legal and valuation costs.
- I/We acknowledge that, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- I/We understand that should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Advisor.
- The Mortgage Advisor may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with a copy of the Mortgage Adviser's Personal Disclosure Statement.

## Customer Declaration of Purpose

*(tick all that 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 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 a taxable activity.
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for Business or investment purposes.

I/We acknowledge that we understand our rights under the Privacy Act 1993 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Applicant's signature


Date

Disclosure Notes