

AUTHORITY AND DECLARATION

Adviser: Ian Bailey

I/we the Client 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 the personal information collected in this form and in the course of my dealings with the adviser named in this application (Adviser) 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 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 may 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 lender's rights (the recipients).

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

Rod Schubert Financial Advice Limited ("RSFA").
Physical: 4 Coopworth Road, Hanley's Farm, Queenstown 9371
Postal: PO Box 1985, Queenstown 9348

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.

The credit reporting agencies of the Adviser, the Lender, and the Recipients to provide my personal information to its customers using the credit reporting services.

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 1993, I have the right to request access to and correction of any personal information held by the broker or by the lender. I/we confirm that:

Declaration/Compliance: (please tick all that apply)

- I/we confirm the information contained in the application is true and correct
- I/we can meet legal and valuation costs associated with this application
- I/we acknowledge I have been provided a copy of the Adviser's nature and scope of advice. See further disclosure: <https://rsfa.co.nz/information/>

Risk insurance (life insurance):

- I/we acknowledge that as part of the intended financing transaction I should review my personal risk (life) insurance requirements
- *I/we decline the option to review my/our personal risk insurance requirements

*I/we exempt the adviser named, consultants or insurance advisers connected to RSFA from any liability &/or loss caused as a result of my/our decision

GST Information: (please tick one only)

- I am not registered for GST and will not be with respect to the security property
- I am/will not be registered for GST, but the security property is not/will not be used for the purpose of taxable activity (bar residential investment)
- I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity (bar residential investment)

First Name

Last Name

First Name

Last Name

Signature

Date

Signature

Date

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www.rsfa.co.nz