

## CUSTOMER DECLARATION

I/We (the Applicants) declare, acknowledge and agree 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/We are at least 18 years of age.
- I/We have not been declared bankrupt, I/we are not currently an undischarged bankrupt, and I/we have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments.
- 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.
- That, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- That should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Adviser.
- The Mortgage Adviser may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with (as applicable) a copy of the Mortgage Adviser's Disclosure Statement and/or the Disclosure Statement of the qualifying financial entity that employs the Mortgage Adviser, or for which the, Mortgage Adviser is a nominated representative.
- I/We DO NOT act as Guarantor for another party. (If Yes, please explain.)
- I/We hold New Zealand permanent residency or citizenship: Evidence is required in all instances.
- That the Mortgage 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 Mortgage 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 Mortgage Adviser is not an employee, agent partner, or joint venture partner of, nor does the Mortgage Adviser act on behalf of, the Lender.
- If the Mortgage Adviser charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to me/us at the time of application.
- If the Mortgage 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 Mortgage Adviser.

### CUSTOMER DECLARATION OF PURPOSE

(tick one of the following that applies)

- ☐ 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 Business or investment purposes.
- ☐ 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 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

Joint applicant's signature

Date

### CLIENT DISCLOSURE NOTES

|  |
|--|
|  |
|  |
|  |
|  |
|  |