

Privacy Statement & Consent

Applicant(s) Declaration - to be completed by the applicant(s). All questions must be answered.

I/We hereby declare the following:

- | | | |
|--|--------------------------------|-----------------------------------|
| ▪ I/We understand the terms, conditions and instructions in this finance application. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ All the information provided as part of my finance application is true, correct and not misleading in any way. I/We will notify you immediately if any information changes or is no longer true and correct. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ I/We have never been declared bankrupt. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ There is no unsatisfied judgement against me/us. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ I/We are at least 18 years old. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ I/We are comfortable with my/our ability to make repayments under the proposed loan without difficulty. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| ▪ I/We are not aware of any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments. | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |

My/Our circumstances are likely to change in the future because (insert details): _____

PRIVACY CONSENT & ACKNOWLEDGEMENT

Resimac Home Loans Limited and its related entities, subsidiaries, successors, assigns, agents and associates ("Resimac Home Loans") understands that privacy is important. We are committed to ensuring that personal information is handled properly by our staff and our service providers. We comply with the Privacy Act (1993) ("Act"). This Privacy Statement is to make each individual that provides personal information to us aware of matters required to be disclosed by the Act in relation to that person's personal information (such as name, address and contact details).

Resimac Home Loans will only collect, hold and use personal information:

- to assist us in the provision of our products and services provided to you;
- informing you of other products and services, including third party products and services;
- that is necessary for our business purposes, including, amongst other things, improving our products and services, conducting market research or data analysis and processing, and administering the products and services provided to you; and
- to action any request made by you.

If you do not provide the personal information required, Resimac Home Loans may not be able to provide you with its products and services.

For the above purposes, we may need to share and/or collect personal information with or from other organisations or people as we see fit. Commonly, organisations or people we would share

such information with include:

- other entities with the Resimac Home Loans group, including successors and assigns
- agents, contractors and service providers to Resimac Home Loans
- your employer/s or referees
- originators / introducers
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

Resimac Home Loans may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to you (or any related person), and may exchange information about you with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

Resimac Home Loans uses all reasonable efforts to ensure that any personal information collected is held securely. Resimac Home Loans will only keep personal information it needs or is required by law to keep and will dispose of such information when it has no further need to use it or it is required or permitted by law.

We make every effort to keep any personal information up to date and accurate. Individuals may access their personal information and request changes, modification or correction of personal information by calling your usual contact at Resimac Home Loans or contacting our Privacy Officer whose details are below. Individuals may also request full details of every organisation or person to whom Resimac Home Loans has disclosed his or her personal information.

If you have a complaint or require further information about how Resimac Home Loans handles personal information or any privacy issues please contact our Privacy Officer on the contact details below. We welcome your questions and comments about privacy.

Resimac Home Loans

Level 1, 280 Parnell Road, Auckland 1052
PO Box 37066, Parnell, Auckland 1151
Phone: 0800 38 48 58 | Fax: 0800 86 329 87
Email: customerassist@resimac.co.nz

CONSENT TO USE OF PERSONAL INFORMATION

I/We consent to the collection and use of my/our personal information by Resimac Home Loans or any other organisation or person as set out in the Privacy Statement above.

ACCEPTANCE AND ACKNOWLEDGEMENT

By signing this form I/we accept and acknowledge that the declarations and consents made by me/us in this form shall apply to all forms completed by me in connection with my/our finance application (including the Application Form of the New Zealand Mortgage Brokers Association).

Signature (Applicant / Guarantor 1)

Name in print

Date: / /

Signature (Applicant / Guarantor 2)

Name in print

Date: / /