

I/we: _____

- Declare the below information is true and correct and I/we are over the age of 18 years and I/we are not undischarged bankrupt/s.
- I/we authorise any individual or organisation holding information about me/us to disclose that information to Finance Assist for the purposes set out below.
- Without limiting those individuals or organisations, they include Veda Advantage Limited, any Finance Company, Bank, Regional and District Council, Work and Income NZ, Ministry of Justice, Police Department, Land Transport NZ, Inland Revenue Department, Accident Compensation Corporation (or any successors of the Government Agencies listed), our Employers and Landlords (both now and in the future), my/our Mortgages, their respective Solicitors and any Real Estate/Rental Agencies.
- I/we understand that the authorisation, I/we are giving will permit Finance Assist to make enquiries for the purposes set out within this document and for the agencies or individuals described above, to disclose, exchange and share with Finance Assist or its representatives otherwise confidential information that include my/our current address, telephone numbers and details of our income or criminal history and convictions.
- I/we authorise Finance Assist to disclose the information to any third party who has or may have in the future a financial interest in my/our loan.
- I/we further understand that under the Privacy Act 1993, I/we have the right to know about information held about me/us, who is holding that information and to seek correction to information held if it is incorrect.
- I/we are aware that if, I/we have deliberately provided false information in this application, I/we could face fraud or dishonesty charges in the courts.
- I/we consent to receive marketing materials from Finance Assist.

VEDA ADVANTAGE LTD

I/we the undersigned, confirm that Finance Assist ("you") have requested personal information about I/me/us to use Veda Advantage's credit reporting service to perform a credit check on me/us. I/we understand that:

- Veda Advantage will give you information about me/us for that purpose.
- You will give my/our personal information to Veda Advantage, and that Veda Advantage will hold that information on their systems and use it to provide their credit reporting service.
- When other Veda Advantage customers use the Veda Advantage's credit reporting service, Veda Advantage may give the information to those customers.
- I/we consent to Veda Advantage (or the Ministry of Justice) disclosing to you any information they hold relating to any overdue fines that may be outstanding against me/us.
- You may use Veda Advantage's credit reporting services in the future for purposes related to the provision of credit to me. This may include using Veda Advantage's monitoring services to receive updates if any of the information they hold relating to any overdue fines that may be outstanding against me/us, and/or when any information held about me/us changes.
- I/we understand that Finance Assist is asking for personal information about me/us to use Veda Advantage Limited's credit reporting service to perform credit check/s on me/us, including verifying my/our identity as required under laws such as the Anti Money Laundering and Countering Financing of Terrorism Act 2009.
- If I/we default in my/our payment obligations to you, information about that default may be given to Veda Advantage, and Veda Advantage may give information about my default to other Veda Advantage customers.
- If you ask me/us to provide you with my/our driver's license number/s to help you to confirm my/our identity, I/we understand that you may pass this information on to Veda Advantage. I/we understand that disclosure of my/our driver's license number/s to Veda Advantage is voluntary.
- I/we confirm that the above paragraph concerning the collection and provision of information to Veda Advantage has been explained to me/us and that I/we understand and agree to it.

Finance Assist

- I/we confirm that I/we have authorised Finance Assist to receive, assess, enquire and hold information received, from time to time about me/us arising from our application for credit (whether or not on a pre-printed application form or otherwise) to consider and assess our application(s) for credit; and,
- To check, exchange (now and in the future) and verify personal, residential, contact, financial and commercial information.
- Should I/we decide to withdraw from the application, I/we agree to reimburse Finance Assist for expenses incurred during the application process. Said costs include invoices for Registered Valuations, Credit Enquiries, Property Title searches and other reasonable expenses.

Contact Information:

Signed by Borrowers/Guarantors

Date:

Finance Assist: Level 1, 88 Broadway, Newmarket, Auckland

Initial/s:

Veda Advantage Limited: Private Bag 92156, Auckland Mail Centre 1142