

Personal Details

APPLICANT 1			
First name(s):		Home phone:	
Surname:		Mobile:	
Date of birth:		Email:	
Current residential address:			
City:		Post code:	
How long have you lived at this address?		Years:	Months:
<i>If less than 3 years what was your previous address</i>			
Previous residential address:			
City:		Post code:	
Any remarks?			
Are you currently?		Living in own home / Boarding / Renting Status	

APPLICANT 2			
First name(s):		Home phone:	
Surname:		Mobile:	
Date of birth:		Email:	
Current residential address:			
City:		Post code:	
How long have you lived at this address?		Years:	Months:
<i>If less than 3 years what was your previous address</i>			
Previous residential address:			
City:		Post code:	
Any remarks?			
Are you currently?		Living in own home / Boarding / Renting Status	

Credit History

Do you have any adverse credit history?	
APPLICANT 1	APPLICANT 2
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes please comment:	

Statement of Position

ASSETS		
Cash in bank	Bank Name	\$Amount
Cash in bank	Bank name:	\$ Amount
Property	Address:	\$ Amount
Property	Address:	\$ Amount
Property *add additional properties in notes on page 8	Address:	\$ Amount
Superannuation	Provider:	\$ Amount
KiwiSaver	Provider:	\$ Amount
Life Insurance (Surrender value)	Provider:	\$ Amount
Business		\$ Amount
Shares		\$ Amount
Vehicle	Make:	\$ Amount
Vehicle	Make:	\$ Amount
Contents		\$ Amount
Other (boat, caravan, etc.)		\$ Amount
Other (boat, caravan, etc.)		\$ Amount
	TOTAL: \$	Total

LIABILITIES			
Mortgage	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Mortgage	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Mortgage *add additional mortgages on separate page	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Personal loan – Applicant 1	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Personal loan – Applicant 2	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Credit card – Applicant 1	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Credit card – Applicant 2	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Store card	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Student loan		Owing:	\$ Amount
Other: e.g. <i>guarantee debt</i>	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
Other:	Lender:	Limit:	\$ Amount
		Owing:	\$ Amount
		TOTAL OWING:	\$ Total

Acknowledgements and Declaration

Please complete and review this Declaration Form carefully. By signing this Declaration Form you are acknowledging that you understand and agree to each of the statements set out below

“Adviser” Eugene Selwyn

By ticking this box, I/we confirm the following:

Receiving your authority to act

- I/we give Funding Hub express authority to act on my/our behalf with all lenders, product providers and associated parties (“Loan Parties”) in respect of assessing eligibility for a loan or other finance, and/or risk products associated with my/our application.
- I/we understand that Funding Hub will charge me/us for these services, unless specifically agreed in writing in advance, and will receive a commission from the lender providing the loan (“the Lender”).
- I/we also understand that Funding Hub is not an employee, agent, partner, nor joint venture partner of, nor does Funding Hub act on behalf of, the Lender or the Loan Parties.

Use of your Personal Information

- I/we acknowledge that personal information collected in this document and/or obtained in the course of my/our dealings with Funding Hub (“Personal Information”) is collected for the purpose of assessing my/our application for finance and related services.
- This may include personal information collected **directly from me/us** and/or **indirectly from another person or source**, including where information about an individual is provided to Funding Hub by:
 - a spouse or partner
 - a co-borrower or guarantor
 - a director, shareholder, or other associated person
 - a referrer or professional adviser (such as an accountant or lawyer)
 - a lender, credit reporting agency, or other third-party service provider
- Where Funding Hub collects personal information about an individual **indirectly**, Funding Hub will take reasonable steps to ensure that individual is notified **as soon as practicable**, in accordance with Information Privacy Principle 3A of the Privacy Act 2020, of:
 - the fact that their personal information has been collected
 - the purpose for which the information is collected
 - the identity and contact details of Funding Hub as the collecting agency
 - the intended recipients or categories of recipients of the information
 - their rights to access and request correction of their personal information
- I/we authorise Funding Hub and its lenders, funders, product providers, credit reporting agencies, insurers, and professional advisers (“Loan Parties”) to collect, use, and disclose my/our Business and Personal Information for the following purposes:
 - verifying identity and address
 - assessing eligibility and credit criteria
 - managing the relationship with me/us
 - providing information to Loan Parties for the purpose of securing or attempting to secure finance
 - administering any approved loan and any commission payments to Funding Hub
 - complying with applicable laws and regulatory obligations, including AML/CFT requirements
 - conducting credit reporting, identity verification, credit monitoring, and related services
 - conducting market research
 - notifying me/us (by electronic or other means) of products or services that may be of interest
- I/we acknowledge and agree that where Funding Hub provides my/our personal information to one or more banks or non-bank lenders (including specialist and commercial lenders) or to credit reporting agencies (including Equifax New Zealand Limited), those parties may collect my/our personal

information **indirectly via Funding Hub**, rather than directly from me/us.

- I/we acknowledge that all Personal Information will be held by Funding Hub and that I/we may seek access to, and request correction of, that information in accordance with the Privacy Act 2020. I/we understand that I/we are not required by law to provide any Business or Personal Information to Funding Hub, but that failure to do so may affect the ability to obtain finance.

Credit reporting agencies

- I/We authorise Funding Hub, the Lender and the Recipients to disclose my/our business and personal information to credit reporting agencies, including Equifax New Zealand Limited, and to any third party making an authorised enquiry about me/us.
- I/We authorise Equifax New Zealand Limited and other credit reporting agencies used by Funding Hub, the Lender and the Recipients to collect, hold and use my/our business and personal information on their systems in order to provide credit reporting, identity verification, credit monitoring and related services.
- I/We acknowledge that Equifax New Zealand Limited's privacy policy and contact details are available at <https://www.equifax.co.nz/privacy>, and that Equifax may collect my/our personal information indirectly in connection with these services.
- I/We acknowledge that the Financial Markets Authority or any other relevant Regulator may ask to see my/our file, and that Funding Hub may provide that file upon appropriate written request.
- I/We authorise the credit reporting agencies of Funding Hub, the Lender and the Recipients to provide my/our business and personal information to their customers using their credit reporting services.
- I/We authorise Funding Hub, the Lender and the Recipients to use the services of credit reporting agencies (including monitoring services) in the future for purposes related to the provision or management of my/our loan and/or any other credit provided to me/us, including receiving updates if any business or personal information held about me/us changes.
- I/We authorise Funding Hub, the Lender and the Recipients to disclose information to credit reporting agencies about any default by me/us in payment obligations.
- I/We authorise credit reporting agencies to disclose information about any default by me/us in payment obligations to other users of their credit reporting services.

Commission arrangements

- I/we understand that the Lender will periodically disclose my/our loan balance to Funding Hub. I/we also authorise Funding Hub to have all rights of continuing access to my/our client files and/or information held by the Lender.
- I/we understand and acknowledge that any fee charged by Funding Hub for services relating to this loan application has been disclosed to me/us and that it only relates to services provided by Funding Hub and is not in any way associated with services provided by the Lender.

Mandatory confirmations

I/we confirm and declare to Funding Hub the Lender and the Recipients, each of the following:

- The information contained in the application is true and correct and I/We have not withheld any information which would be of concern or interest to a Lender;
- I/We am/are not and have never been a bankrupt or subject to proceedings under the Insolvency Act 1967;
- I/we acknowledge that Funding Hub needs to rely upon the information provided by me/us in order to arrange the finance requested, and agree to indemnify and keep indemnified Funding Hub in relation to any liability, claims, damages, costs (legal or otherwise) and losses whatsoever resulting from, or in relation to, any information provided or implied by me/us in relation to this application. This clause is to survive the expiration or termination of this document.
- I/we understand that should my circumstances change before I/we have repaid the full amount owing on any loan that is entered into as a result of this application, I/we am/are responsible for continuing to make loan repayments despite those changed circumstances. In the event of my death, I understand that it will be my estate's responsibility to make my loan repayments and/or to pay off any loan balance.
- I acknowledge that when I have made this application jointly with another person, our liability under this application will be joint and several.
- I acknowledge that I have been provided with the relevant disclosure documentation relating to Funding Hub and its advisers.

Applicant 1

Applicant 2

Signed:

Signed:

Name:

Name:

Date:

Date:
