Consent to Share Personal Information with/by Property Factor CC

I/we, the undersigned:

MAIN APPLICANT (MA)				
Full Name and Surname				
ID/Passport number				
Mobile number	E	Email		
Physical address				

Co-APPLICANT (CA)				
Full Name and Surname				
ID/Passport number				
Mobile number	Email			
Physical address				

COMPLETE IF APPLICANT IS AN ENTITY (COMPANY, TRUST OR CLOSE CORPORATION) (EN)				
Name of entity				
Registration number				

consent to ______ (realtor/attorney) sharing the Offer to Purchase and other personal information with **PROPERTY FACTOR CC, in partnership with MortgageMax (a division of the Betterlife Origination Services Pty Ltd),** for purposes of a pre-qualification and/or property finance application and/or in respect of any other relevant financial products that I/we may be interested in.

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I/we further acknowledge, consent and agree to:

		Арр	Yes	No
NC •	 NON-FINANCIAL INSTITUTION/PLANNER/ADVISOR DECLARATION The services provided by PROPERTY FACTOR CC are not intended to be financial, tax or legal advice and should not be construed as such. PROPERTY FACTOR CC and their consultants are 			
	not financial planners, financial brokers or tax advisers. Any information and advice offered by PROPERTY FACTOR CC and their consultants must be considered carefully and used responsibly when implementing decisions. Before making any financial decisions or implementing any financial strategy, it is recommended that I/we obtain advice from an	CA		
	accountant or other financial advisor who is fully aware of my/our individual circumstances. Never to take up property finance that will stretch my/our repayment capacity beyond my/our means.	EN		
			Yes	No
 APPOINTING PROPERTY FACTOR CC AS MORTGAGE ORIGINATOR To appointing PROPERTY FACTOR CC, in partnership with MortgageMax (a division of the Betterlife Origination Services Pty Ltd) as my/our sole agent and to submit a property finance application, on my/our behalf, to all financial institutions in line with my/our requirements as previously discussed. 		MA		

AP	POINTING PROPERTY FACTOR CC AS MORTGAGE ORIGINATOR (Continued)			
•	• To appointing PROPERTY FACTOR CC , in partnership with MortgageMax (a division of the Betterlife Origination Services Pty Ltd) as my/our sole agent and to submit a property finance application, on my/our behalf, to all financial institutions in line with my/our requirements			
	as previously discussed.	EN		
			Yes	No
	NFIRMATION OF DEPOSIT, TAX AND VERACITY AND SHARING OF PERSONAL FORMATION			
•	I/we are aware of the advantages of putting down a deposit when purchasing a property.			
•	I/we hold no other citizenships and residencies for local and international tax purposes, other than those disclosed in the application form and will inform the lender in writing of any change of this status within 30 days of the change of status.	MA		
•	I/we warrant that all the information supplied is to the best of my/our knowledge true and correct in all material respects. I/we am not aware of any other information which, should it become known to the financial institution, would affect the consideration of my/our application in any way.	CA		
•	I/we agree that the financial institution may provide any information pertaining to the loan applied for to PROPERTY FACTOR CC during the application process.	EN		
•	I/we hereby authorise the financial institution to have access to my/our credit bureau records and to furnish and/or to disclose any information arising from any agreement entered into with the financial institution to any such credit bureaus.			
			Yes	No
PR	OCESS AND SHARE PERSONAL INFORMATION			
•	Providing PROPERTY FACTOR CC with certain personal information. The information communicated with you personally, by email, SMS (or any other electronic means) or telephone, may be used in your property finance pre-qualification and application service and to obtain a credit report from a credit bureau.	MA		
•	Appropriate advice can only be provided after full disclosure of my/our personal information.	CA		
•	You processing my personal information for the purposes relating to any pre-qualification (pre- approval) and/or property finance application made by me/us.	EN		
•	You sharing this information, as well as the outcome of my/our application with companies within your **group, *financial institutions, as well as other applicable ***third parties.	LIN		
			Yes	No
AC	CESS TO PERSONAL CREDIT REPORT			
•	I/we appoint PROPERTY FACTOR CC , in partnership with MortgageMax (a division of the Betterlife Origination Services Pty Ltd) to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report ("PCR") from a registered credit bureau, to be used solely for the following purposes:	MA		
	a) providing me/us with advice or assistance with managing my credit,	CA		
	b) challenging the accuracy of information contained on my PCR,			
	c) investigating information held on me/us by the registered credit bureau.			
•	I/we consent to the registered credit bureau releasing a copy of my/our PCR in PDF or XML format to PROPERTY FACTOR CC .	EN		

ACCESS TO PERSONAL CREDIT REPORT (Continued)				
•	Furthermore, I/we consent to PROPERTY FACTOR CC providing all my/our personal			
	information to the registered credit bureau for purpose of updating my credit record.			
•	The registered credit bureau may provide my/our PCR to PROPERTY FACTOR CC who undertakes:			
	 not to host, resell, on-sell or make my/our PCR available to any third party or agent, or use my/our PCR to compile any other databases; 			
	b) not to amend or add any information on my/our PCR or deal with my/our PCR in contravention of any applicable laws;	CA		
	c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR;			
	 d) to destroy my/our PCR upon my/our request or immediately after it has served the purpose for which it was intended; 	EN		
	e) to keep record of any persons who have access to my/our PCR for as long as it's in PROPERTY FACTOR CC possession.			
•	I/we are aware that I/we are entitled to one free PCR per year and that I/we can obtain the free PCR by contacting the credit bureau directly.			
•	I/we am aware that I/we have the right to challenge the accuracy of any information contained on my/our PCR directly with a credit bureau.			
•	Attached to this is a copy of my/our Identity Document.			
			Yes	No
ACCESS TO ACADEMIC VERIFICATION				
•	I/we agree that the financial institution may obtain confirmation of my qualification from an appropriate third-party and to you use this information to conduct an assessment to determine my eligibility for property finance.	MA		
•		MA		
•	appropriate third-party and to you use this information to conduct an assessment to determine			
•	appropriate third-party and to you use this information to conduct an assessment to determine	СА	Yes	
• co	appropriate third-party and to you use this information to conduct an assessment to determine	СА	Yes	
• co	appropriate third-party and to you use this information to conduct an assessment to determine my eligibility for property finance.	СА	Yes	□ □ No
	appropriate third-party and to you use this information to conduct an assessment to determine my eligibility for property finance. PNSENT TO ELECTRONIC BANK STATEMENTS (IDX/DEA) For the purpose of assessing my/our credit/finance application, my/our consent is needed to	CA	Image: Participant of the second se	

			Yes	No
со •	NSENT FOR BANK ACCESSING PAYSLIPS (IVX) Obtained from the employer or any other third party for the purpose of the home loan or auditing.	MA		
		CA		
		EN		
			Yes	No
со •	NSENT TO COMMUNICATION Receiving electronic communication from PROPERTY FACTOR CC in relation to special offers, new finance products, market conditions and any other finance/property/legal updates, with	MA		
	the understanding that I/we may unsubscribe to this communication whenever we wish.	CA		
		EN		

Signature of 1 st applicant		Date	
Signature of 2 nd applicant		Date	
Signature of entity representative	Designation		Date

*"Financial Institutions" means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), and Sentinel Homes.

*"Group" means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

*"Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or 8ny third party including but not limited to the lead provider dealing with a property being purchased.

