

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		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.

I/we further acknowledge, consent and agree to:

	App	Yes	No
<p>NON-FINANCIAL INSTITUTION/PLANNER/ADVISOR DECLARATION</p> <ul style="list-style-type: none"> 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 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. 	MA	<input type="checkbox"/>	<input type="checkbox"/>
	CA	<input type="checkbox"/>	<input type="checkbox"/>
	EN	<input type="checkbox"/>	<input type="checkbox"/>
		Yes	No
<p>APPOINTING PROPERTY FACTOR CC AS MORTGAGE ORIGINATOR</p> <ul style="list-style-type: none"> 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	<input type="checkbox"/>	<input type="checkbox"/>

<p>APPOINTING PROPERTY FACTOR CC AS MORTGAGE ORIGINATOR (Continued)</p> <ul style="list-style-type: none"> 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. 	<p>CA</p> <p>EN</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		Yes	No
<p>CONFIRMATION OF DEPOSIT, TAX AND VERACITY AND SHARING OF PERSONAL INFORMATION</p> <ul style="list-style-type: none"> 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. 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. 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. 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. 	<p>MA</p> <p>CA</p> <p>EN</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
		Yes	No
<p>PROCESS AND SHARE PERSONAL INFORMATION</p> <ul style="list-style-type: none"> 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. Appropriate advice can only be provided after full disclosure of my/our personal information. You processing my personal information for the purposes relating to any pre-qualification (pre-approval) and/or property finance application made by me/us. 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. 	<p>MA</p> <p>CA</p> <p>EN</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
		Yes	No
<p>ACCESS TO PERSONAL CREDIT REPORT</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> a) providing me/us with advice or assistance with managing my credit, 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. 	<p>MA</p> <p>CA</p> <p>EN</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

		Yes	No
CONSENT FOR BANK ACCESSING PAYSLIPS (IVX) <ul style="list-style-type: none"> Obtained from the employer or any other third party for the purpose of the home loan or auditing. 	MA	<input type="checkbox"/>	<input type="checkbox"/>
	CA	<input type="checkbox"/>	<input type="checkbox"/>
	EN	<input type="checkbox"/>	<input type="checkbox"/>
		Yes	No
CONSENT TO COMMUNICATION <ul style="list-style-type: none"> 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 the understanding that I/we may unsubscribe to this communication whenever we wish. 	MA	<input type="checkbox"/>	<input type="checkbox"/>
	CA	<input type="checkbox"/>	<input type="checkbox"/>
	EN	<input type="checkbox"/>	<input type="checkbox"/>

Signature of 1st applicant _____ **Date** _____

Signature of 2nd 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 any third party including but not limited to the lead provider dealing with a property being purchased.

