



Declaration and Authority to Act

I/we understand that SOS Group Holdings LTD (SOS Non-Bank) provides a mortgage consultancy service for its clients requiring mortgage finance secured by residential and commercial property.

I/We give SOS Non-Bank express authority to act on my/our behalf with all lenders, product providers and associated parties in respect of obtaining a mortgage facility.

I/We understand that should SOS Non-Bank obtain a lending facility in line with my/our instructions and for any reason we decide not to proceed I/We agree that I/we will reimburse SOS Non-Bank for the upfront fee they would have received had we proceeded as agreed.

I/we accept that SOS Non-Bank and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us. I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) or any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lender's rights (the recipients).

I/we understand that I/we are not required by law to provide any personal information to SOS Non-bank but any failure to do so might prejudice any chances of obtaining finance.

The name and address of the business that will hold the information is:

Name	SOS Group Holdings LTD Trading as SOS Non-Bank	Registered Business Address	81 Matua Road, Matua, Tauranga, 3110, New Zealand
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I/We authorize:

- SOS Non-Bank, the Lender, and the Recipients to collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to SOS Non-Bank, the Lender and the Recipients.
- The Lender to disclose my personal information to SOS Non-Bank during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- SOS Non-Bank, the Lender, and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of SOS Non-Bank, the Lender, and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of SOS Non-Bank, the Lender, and the Recipients to provide my personal information to its customers using their credit reporting services.
- SOS Non-Bank, the Lender, and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorization shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- SOS Non-Bank, the Lender, and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of SOS Non-Bank, the Lender, and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.
- I/we understand and acknowledge that any fee charged by SOS Non-Bank for services relating to this loan application have been disclosed to me/us and that it only relates to services provided by SOS Non-Bank and is not in any way associated with services provided by the lender.

I/we understand that pursuant to the Privacy Act 2020 I have the right to request access to and correction of any personal information held by SOS Non-Bank or by the lender.



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Declarations:

1. The information contained in this application is true and correct and that I/we have not withheld and information on my/our financial position or commitments that might affect the decision of the recipients specified in respect of this application.
2. I/we have not had any judgements against me/us.
3. I/we have not been declared bankrupt.
4. The application and valuation are property of the recipients.
5. I/we acknowledge that legal and valuation costs in relation to this application are responsibilities of me/us.
6. **GST Declaration** *(Please delete as applicable)*.

I/we are not registered for GST.

I/we are registered for GST, but the security property is not used for the purpose of taxable activity.

I/we are registered for GST and the property is used for the purposes of a taxable activity.

The signing of this application form in no way implies an application has been made to SOS Non-Bank for such a review.

I/we understand that should my circumstances change before the loan is repaid; I/we are responsible for continuing to make loan repayments.

In the event of my death, I/we understand that it will be my estates responsibility to make the loan repayments and or to pay off any loan balance.

I/we consent to receiving electronic communications from SOS Non-Bank

I/we agree to be exclusive in working with SOS Non-Bank and will not during the course of this engagement formally engage any other adviser or seek finance directly ourselves without the express permission in writing from SOS Non-Bank.

AGREED AND CONFIMRED:

Name		Signature	
Date			

Name		Signature	
Date			