Mortgages Made Simple, Dreams Made Reality

Financial Advice Authority and Declaration

Adviser: Brodie Sadgrove **FSP:** 517566

Pursuant to the Privacy Act 2020, the following information is relevant to you.

1. The personal information collected in this form and in the course of your dealings with the Financial Adviser named in this application (“Financial Adviser”) is collected for the purpose of assessing your application for financial products and services and may be given to a number of Product Providers (each a “Product Provider”) at the Financial Adviser’s discretion. If your application is successful, you understand that the information will be used by the Product Provider for the purpose of administering the product or service, and by the Product Provider and Financial Adviser for administering any ongoing commission payments to the Financial Adviser.
2. The information is being collected to determine your eligibility for the financial products and services you seek.
3. You are aware that the Product Provider will, from time to time, make the information available to the Product Provider’s insurer (if any), credit reporting agency, Product Provider’s Administrator, or any person with whom the Product Provider proposes to enter into contractual arrangements, any trustee and any assignee or potential assignee of the Product Provider’s rights (the "Recipients") and any other party that is authorised by you from time to time. You understand that the Financial Adviser and the Product Provider might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you. The Product Provider may also use and disclose your information for other purposes in accordance with its own privacy policy.
4. You have a right to request access to and correction of any personal information held by the Financial Adviser, by the Product Provider, or by any credit reporting agencies, subject to the provisions of the Privacy Act 2020.
5. Where personal information about you is collected by the Financial Adviser, the Product Provider, or the Recipients from a third party and not directly from you, we will take reasonable steps to notify you of the collection of that information, including the fact of collection, the purpose for which the information has been collected, the intended recipients of the information, the name and address of the agency that collected and will hold the information, and your rights of access to and correction of that information, unless an exception under the Privacy Act 2020 applies.
   KAN Privacy Policy and Product Provider schedule v.1.0 Apr 2026.
6. By making this application form, I/We (the Applicants) understand and authorise that:

    1. The Financial Adviser, the Product Provider and the Recipients will collect personal information about me/us from third parties including, but not limited to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Financial Adviser, the Product Provider and the Recipients.
    2. The information will also be made available to the Product Provider, the Product Provider’s Administrator, the Product Provider’s insurer (if any), the underwriter of any insurance (if applicable), any trustee, the Adviser and any future assignee of the Product Provider’s rights (the Recipients).
    3. The Product Provider may disclose our personal information to the Financial Adviser during the term of the product or service in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
    4. The Financial Adviser, the Product Provider and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
    5. The credit reporting agencies of the Financial Adviser, the Product Provider and the Recipients may hold our personal information on their systems and use our personal information to provide credit reporting services.
    6. The credit reporting agencies of the Financial Adviser, the Product Provider and the Recipients may provide our personal information to their customers using their credit reporting services.
    7. The Financial Adviser, the Product Provider and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the product or service and/or any other credit or financial product to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
    8. The Financial Adviser, the Product Provider and the Recipients may give information to credit reporting agencies about our default in any payment obligations.

9. The credit reporting agencies of the Financial Adviser, the Product Provider and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
10. The Product Provider relies on the information provided in this form and as determined by the Product Provider, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.

7. If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Product Provider in order for that Product Provider to open and maintain any relevant financial product.

Customer Declaration:

I/We (the Applicants) declare, acknowledge and agree the following:

1. That the information contained in this application is true and correct.
2. That, where the Financial Adviser has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.
3. I/We are at least 18 years of age.
4. I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this application.
5. That I am/we are able to meet the legal and valuation costs.
6. That, as part of the intended financial advice transaction, we should review our personal risk insurance requirements.
7. That should our circumstances change while any product or service remains in place, we have an obligation to notify the Financial Adviser.
8. The Financial Adviser may receive a commission for the writing, placement, or referral of any financial product.
9. The Financial Adviser provides a financial advice service to its clients requiring assistance with financial products and services. Further, you understand that the Financial Adviser generally does not charge me/us for these services (unless specifically negotiated in advance), but receives a commission from the Product Provider providing the relevant product or service. The Financial Adviser is not an employee, agent, partner, or joint venture partner of, nor does the Financial Adviser act on behalf of, the Product Provider.
10. If the Financial Adviser charges a separate consultancy fee, or a commission clawback, these costs are available on their public website and disclosure documents.
11. If the Financial Adviser has an arrangement with the Product Provider that the Product Provider will pay an ongoing commission over the term of my/our product or service agreement, the Product Provider will periodically disclose the relevant balance or value to the Financial Adviser.

For Mortgage advice only:

GST: Tick one of the following 3 boxes that applies

☐ I/We are not registered for GST and will not be, with respect to this security property.

☐ I/We will be registered for GST, but the security property is/will not be used for the purposes of taxable activity.

☐ I/We will be registered for GST and the security property is/will be used for the purposes of taxable activity.

Credit Check: Tick one of the following 3 boxes that applies

☐ I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for personal, domestic or household purposes.

☐ I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for business or investment purposes.

Personal Risk Insurance (Life, Income, Health / Kiwisaver Referral Advice (Tick the box(es) if you want a referral / review)

☐ **RISK INSURNCE:** I/We would like to have a risk insurance review, and happy for a Risk Insurance adviser to contact one of us for a non obligation review / check in. Unticked means I/We do not need one and have this sorted.

☐ **KIWISAVER:** I/We confirm that a Kiwisaver adviser or Generate Kiwisaver can make contact and help review my / our current Kiwisaver and investment possibilities / portfolios. Unticked means I/We do not need one and have this sorted.

I/We acknowledge that I/we understand our rights under the Privacy Act 2020 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Name	**Name**
Signature	*Signature*
Date	*Date*

Name	**Name**
Signature	*Signature*
Date	*Date*

The name and address of the Adviser firm that will hold the information.

Name	Address
Mortgage Time	32 Kahurangi Heights, Aotea, PORIRUA 5024