

THE PRIVACY ACT 1993 By accepting the terms and conditions:

I/We authorise Loan Plus Limited to act as our Agent, for the purpose of securing a suitable Loan Offer, and assisting with execution and settlement of any subsequent Loan Agreement, as requested in the attached Finance Application. Loan Plus Limited will endeavour to obtain an Approved Loan Offer for you that, in the opinion of Loan Plus Limited, best suits your Borrower Profile, Budget and Objectives, from the panel of Lenders used by the Company. Acceptance of any Offer or Loan Agreement shall be solely at your discretion.

I/We understand that Loan Plus is an Independent Brokerage Contractor, and is not an Agent of any Lender.

I/We understand that where I accept a Loan Agreement arranged by Loan Plus Limited, I will be liable for a Brokerage Fee for services rendered. This Fee shall be negotiated directly with you at the time the Loan Agreement is offered to you. Details of any Brokerage Fee payable shall be included in your Loan Agreement as a separate item.

I/We understand that all personal information (“personal information”) Loan Plus Limited holds about me, whether now or in the future, will be used to assess my credit worthiness and financial position (from time to time), and to process and assess any application for credit I have made with you.

I/We authorise Loan Plus Limited to send this application to any third party (The Lender) for the purposes of provision of credit, and agree that Loan Plus Limited or the nominated Lender may collect from credit reporting agencies, credit providers, my/our employer/s, accountant/s, or other named person/s, such personal and financial information and references about me/us, including searches for any outstanding information regarding overdue fines, as is necessary for the purposes of considering this application.

I/We agree that you may produce this authority to the above parties for the purposes of collecting such information.

I/We authorise and accept that Loan Plus Limited will obtain, use and disclose information for the purposes of seeking approval for credit and you further authorise and accept the release to Loan Plus Limited any information held by Equifax, Centrix and credit providers.

I/We authorise Loan Plus Limited and The Lender to undertake checks with Credit Bureau's or other such Agencies as required to establish and verify my/our identity, for the purposes of compliance with the requirements of the Anti-Money Laundering and Counter Financing of Terrorism Act Act 2009, including verification of my Passport or Drivers Licence details.

I/We understand that all information you provide to Centrix (including my/ our default information) will be held by Centrix for its credit reporting service and Centrix may give such information to its customers who use its service. I/We also understand that I/ We may access and correct the information held by Centrix by writing to Centrix at PO Box 62512, Greenlane, Auckland.

I/We understand that all information you provide to Equifax (including my/ our default information) will be held by Equifax for its credit reporting service and Equifax may give such information to its customers who use its service. I/We also understand that I/ We may access and correct the information held by Equifax by writing to Equifax at Private Bag 92156, Victoria Street, Auckland.

I/We acknowledge that pursuant to any loan agreement entered into by me/us that The Lender;

- a) will keep the personal information during this period the finance is provided and for six months after repayments of all monies provided by the credit provider:
- b) may collect and monitor personal information about you as is necessary for the administration and protection of such credit: and
- c) may provide any of the personal information to a third party employed by the credit provider to assist in enforcement of any agreement.

I/We acknowledge all applications for credit are subject to Loan Plus Limited lending criteria, along with that of any nominated Lender. Loan Plus reserves the right to Decline applications for credit at any time. Applications for credit may be subject to approval and brokerage fees.

I/We agree that personal information may be transmitted between ourselves or by you to any third party (for the purposes set out above) using facsimile, electronic mail or cloud based software applications or websites. I/We acknowledge that there are security risks associated with the electronic transmission of information.

I/We agree that Loan Plus Limited may receive a Commission payment on any Insurance Products sold, or where the Lender Operates a Commission Scheme based on Customer Interest Rates. These Commissions are in addition to any Brokerage Fee charged.

I/we understand that as a visitor to this website (www.loanplus.co.nz), Loan Plus Limited may market products or services to me on the Google Display Network, or via searches on Google related to the products and services featured on this site. Third-party vendors, including Google, use [cookies](#) to serve ads based on someone's past visits to this website. You can opt out of this Remarketing at any time by visiting www.networkadvertising.org/choices/

I/we declare that the above information is true and correct in every particular and it is upon this basis that I/we make this application. I/We declare that the information I have provided to you in any application for credit is correct and complete and I agree to immediately advise you of any change to any information contained in any such application.

I/We have read and accept these terms and conditions