

Financial Advice Declaration

mortgagehq

wealthhq

This document will need to be signed in order for your Adviser to represent you. There is no obligation for you to work with us by signing this document.

- I give mortgagehq Limited and wealthhq Limited (mortgagehq, wealthhq) express authority to act on my behalf with all approved lenders, product providers and associated parties in respect of obtaining home loan eligibility, existing home loan restructures or refinances, fixed rate loan roll overs, and/or domestic insurance/ personal risk insurance products associated with this application.
 - I understand that mortgagehq and wealthhq does not charge me for these services, unless specifically agreed in advance. Mortgagehq and/ or wealthhq receives a fee from the lender providing the loan and/ or insurance provider which provides lending or insurance products.
 - mortgagehq and/or wealthhq is not an employee, agent, partner, or joint venture partner of the lender or insurance provider, nor does mortgagehq or wealthhq act on behalf of the lender or insurance provider.
 - I acknowledge that personal information collected in this form and in the course of my dealings with the mortgagehq and/or wealthhq adviser(s) is collected initially for the purpose of assessing my application for home loan finance or restructure(s) / refinance / fixed rate; or interest only rollover requests and insurance(s) which may be given to a number of lenders or insurance provider(s) at the recommendation of the mortgagehq/wealthhq adviser(s).
 - If my application is successful, I accept that the information will be used by the lender(s) and or insurance provider(s) for the purpose of administering the loan(s) and/or insurance product(s) and mortgagehq/insurancehq for administering any ongoing fee / commission payments to mortgagehq/wealthhq. If mortgagehq/wealthhq has an arrangement with the lender(s) / insurance provider(s) that the lender/insurance provider will pay ongoing servicing commission over the term of the loan and/or insurance policy. The lender will periodically disclose the loan balance(s) and loan information to mortgagehq upon request, and insurance policy information to insurancehq upon request.
 - I accept that mortgagehq/wealthhq and lender(s) and or insurance provider(s) may use my information for market research purposes and to notify me of products or services that may be of interest to me. I accept that the lender(s) and or insurance provider(s) will, from time to time, make the information available to the lenders 'home loan insurer' (if applicable) and any person with whom the lender(s) and or insurance provider(s) proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lender's rights (the recipients).
 - The name and address of the Mortgage/Insurance Adviser firm that will hold the information is as follows:
Name: mortgagehq / wealthhq
Address: 1Ara-Tai Road, Half Moon Bay, Auckland, New Zealand
 - I understand that I am not required by law to provide any personal information to mortgagehq/wealthhq, but any failure to do so might prejudice any chances of obtaining home loan finance/insurance product(s)
- I authorise:
- The mortgagehq adviser(s), wealthhq adviser(s), the Lender(s) and the Recipients and the Insurance provider(s) to collect personal information about me from third parties including, credit reporting agencies, banks and employers, and for those third parties to disclose information to mortgagehq/wealthhq, the Lender, the Recipients and the Insurance provider.
 - The Lender(s) and the Recipients and the Insurance provider(s) to disclose my personal information to mortgagehq/wealthhq during the term of the loan in order to answer my queries or assist me with my financial and or insurance arrangements as my circumstances change.
 - The mortgagehq adviser(s) and wealthhq adviser(s), the Lender and the Recipients and the Insurance provider(s) 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 mortgagehq, the Lender(s) and the Recipients and the Insurance provider(s) to hold my personal information on their systems and to use my personal information held on their systems to provide to its customers using their credit reporting services.
 - The mortgagehq adviser(s), the Lender(s) 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 products to me.
 - This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me change.
 - The mortgagehq adviser(s), the Lender(s) and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
 - The credit reporting agencies of the mortgagehq's adviser(s), – the Lender(s) and the Recipients to provide information about my/our default in any payment obligations to other clients of the credit reporting agencies.
I understand that pursuant to the Privacy Act 2020 I have the right to request access to, and the correction of any personal information held by mortgagehq/wealthhq. I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments. In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and or to pay off any loan balance. I/We acknowledge that I/We have received a copy of my /our loan application form and confirm that the information included in this application including my asset & liability statement is true and correct.
- Please Tick:**
- The information contained in the application is true and correct;
 - I can confirm I will be able to meet all legal and valuation(s) costs (this can be added to the loan). Note: Valuations and legal costs will only apply for new purchases and when moving banks.
 - I understand that my mortgagehq Adviser will obtain an offer from my current bank first and provide an option to remain before considering offers from any other lending providers.
- The signing of this application form in no way implies an application has been made to the broker for such a review. I acknowledge that I have been provided a copy of the brokers Personal Disclosure Statement and/or a copy of the Terms of Engagement document.
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|-----------------|------|
| Client Name | |
| Adviser Name | |
| Current Bank | |
| Current Address | |
| Signature | |
| Date of Birth | Date |
-
- | | |
|-----------------|------|
| Client Name | |
| Adviser Name | |
| Current Bank | |
| Current Address | |
| Signature | |
| Date of Birth | Date |
- Please double check you have ticked the three required boxes.