Financial Advice Authority & Declaration

This document will need to be signed in order for your Adviser to represent you.

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1. I/We give MHQ express authority to act on my/our 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 rollovers, KiwiSaver products associated with this application.
2. I/We understand that MHQ does not charge me/us for these services, unless specifically agreed in advance. MHQ receives a fee from the lender providing the loan and/or KiwiSaver provider who provides lending or KiwiSaver products.
3. MHQ is not an employee, agent, partner, or joint venture partner of the lender or KiwiSaver provider, nor does MHQ act on behalf of the lender or provider.
4. I/We acknowledge that personal information collected in this form and in the course of my/our dealings with MHQ is collected initially for the purpose of assessing my/our suitability and submission of an application for home loan finance/restructure(s) or KiwiSaver Fund which may be given to a number of lenders or KiwiSaver provider(s) at the recommendation of the MHQ adviser(s).
5. If my/our application is successful, I/we accept that the information will be used by the lender(s) and or provider(s) for the purpose of administering the loan(s) and/or product(s) and MHQ for administering any ongoing fee/commission payments to MHQ. If MHQ has an arrangement with the lender(s)/KiwiSaver provider(s) that the provider will pay ongoing servicing commission, the lender will periodically disclose the loan balance(s) and loan information to MHQ upon request.
6. I/we accept that MHQ may use my/our information to notify me/us of products or services that may be of interest to me/us, and can unsubscribe from these mailing lists at any time.
7. I/We acknowledge that MHQ may use administrators (who may be located outside New Zealand, in countries that have less legal protection for personal information than New Zealand) to assist with my/our application and ongoing administration of any loan(s).
8. I/We accept that MHQ, as well as any lender(s), may share my/our personal information with (and receive my/our personal information from) those administrators for those purposes.
9. 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.
10. 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.
11. 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 https://www.kiwiadvisernetwork.co.nz/about/privacy-policy
12. The name and address of the FAP that will hold the information is as follows: **Name:** Mortgagehq Limited **Address:** Geneva House, Level 2, 3 Te Kehu Way, Mount Wellington
13. I/We agree to disclose any material changes regarding my/our personal information throughout the application process where it is relevant to the provision and suitability of home loan/KiwiSaver products.
14. I/we understand that I/we are not required by law to disclose any personal information to MHQ, but any failure to do so might prejudice any chances of obtaining home loan product(s).

My/our personal information may also be used in accordance with the privacy policies of MHQ and the lender, available on their websites.

I/We authorise:

15. The MHQ adviser(s) & administrative support (including the Lender(s)) to collect personal information about me/us from third parties including; Valocity, Corelogic, KiwiSaver Providers and Lenders for the purpose of obtaining the lending products.
16. The Lender(s) to disclose my/our personal information to MHQ during the term of the loan in order to answer my/our queries or assist me/us with my/our financial arrangements as my/our circumstances change.
17. I/We understand that pursuant to the Privacy Act 2020 I/We have the right to request access to, and the correction of any personal information held by MHQ.

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

- 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.
- I/We are at least 18 years of age.
- 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.
- That I am/we are able to meet the legal and valuation costs.
- That, as part of the intended financial advice transaction, we should review our personal risk insurance requirements.
- If our circumstances change while any product or service remains in place, we are obligated to notify the Financial Adviser.
- If the Financial Adviser charges a separate consultancy fee, or a commission clawback, these costs are available on their public website and disclosure documents.
- 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.

Please Tick:

☐ The personal and financial information I/we have provided is current, true and correct to the best of my/our knowledge.

☐ I/We can confirm I/we 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/We understand that my/our MHQ Adviser will obtain an offer from my/our current bank first and provide an option to remain before considering offers from any other lending providers.

☐ 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.

I acknowledge that I have been provided a copy of the Adviser's Personal Disclosure Statement (Nature & Scope of Service/Advice).

The signing of this authority form does not imply or guarantee that an application has been submitted to a lender/provider.

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