

To: O'Connor Warren Finance Limited (OWF)

I/We certify that the information provided in this Application for finance is true and correct and not misleading in any respect. I/We authorise OWF to refer this application to any lender for the purpose of arranging finance on my/our behalf. I/We agree that any information collected by OWF is collected initially for the purpose of assessing my/our application for finance and may be given to a number of lenders at the discretion of OWF. If my/our application is successful, and if I/we accept any offer of finance, I/we acknowledge that the information will be used by the lender for the administration and protection of such finance.

I/We authorise:

- OWF and any lender and any related parties to collect information, including personal information about me/us from any persons they consider appropriate including, but not restricted to, credit reporting agencies, banks and employers, and for those persons to disclose information to OWF, the lender and any related parties for the purpose of considering my/our application, and the administration and protection of any credit provided.
- The lender to disclose information relating to my/our loan and my/our personal information to OWF during the term of the loan in order to answer my/our queries or assist me/us with ongoing financial arrangements and for the purpose of administering and monitoring commission payments due to OWF.
- OWF, and the lender to make all necessary enquiries regarding my/our credit rating, to disclose and share my/our personal information with credit reporting agencies and to make enquiries and share my/our personal information with any person for identity verification purposes. This will be done in accordance with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT) and regulations. (both now and in future)
- The credit reporting agencies to provide my/our personal information to other users of their credit reporting services.
- The lender to use the services of credit reporting agencies for any purposes related to the provision of credit to me/us, including using any monitoring services to receive updates if any of the personal information held about me/us changes.
- The lender to give information to credit reporting agencies about any default in any repayment obligations.
- Credit reporting agencies to provide information about my/our default in any payment obligations to other users of their services.

I/We understand that unless agreed in writing OWF will not charge me/us for this service, but will receive a broker fee of \$500, which is incorporated into my total loan value. Depending on the strength of the application, the interest rate will usually range from 7.5% to 14.0%. Each loan is determined on a case-by-case basis, dependent on the amount of lending, term of the loan, client credit history, risk profile and the deposit amount. Please note the rate reflected on the loan document is the retail rate but not the base rate. Included within your interest rate is a spread, which is the difference between the interest rate offered to O'Connor Warren (base rate) by the lender and the rate offered by O'Connor Warren to you (the retail rate). This spread is considered a commission and the commission charged is determined based on the time and cost of handling your application. O'Connor Warren is required to disclose this commission upon request. OWF is required to disclose the I/We understand that any party who have referred me/us to OWF may receive a commission from OWF.

Please note the lender may impose additional charges, fees and penalties to your loan. The lender will disclose this information to you prior to drawdown of the loan. It is important you read any and all documentation provided by the lender and ensure you understand the terms and conditions as set by the lender when you sign your loan documentation.

Under the Credit Contracts and Consumer Finance Act 2003, a loan contract isn't classed as a 'consumer contract' if the credit will be used wholly or predominantly for business or investment purposes (or for both purposes). This application is for consumer purposes only. If you intend to use the loaned asset for business or investment purposes, you must inform us immediately.

The information collected in this application will be held by O'Connor Warren Finance Limited, at 40 Wharf Street, Tauranga Central, Tauranga, 3110.