

## PTR MORTGAGES | DECLARATION

I give the broker express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home loan eligibility and/or risk products associated with this application.

I understand that: The broker does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of the lender. I acknowledge that personal information collected in this form and in the course of my dealings with the broker named in this application (broker) is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the broker. If my application is successful, I accept, that the information will be used by the lender for the purpose of administering the loan and by the lender and broker for administering any ongoing commission payments to the broker. If the broker has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the broker.

I accept that: The broker and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us and that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients). I understand that I am not required by law to provide any personal information to the broker but any failure to do so might prejudice any chances of obtaining finance. I understand that pursuant to the Privacy Act 1993 I have the right to request access to and correction of any personal information held by the broker or by the lender. The name and address of the broker that will hold this information is:

**Andrew Armstrong 28 Customs St East, Britomart, Auckland.**

I authorise: **The Broker, the Lender and the Recipients to collect personal information** about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Broker, the Lender and the Recipients. The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change. **The Broker, the Lender and the Recipients 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 the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services. **The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information** to its customers using their credit reporting services. The Broker, the Lender 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 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 changes. **The Broker, the Lender and the Recipients to give information to credit reporting agencies** about my default in any payment obligations. The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

**Only tick the boxes that apply to you:**

- |  |  |
|--|--|
| <input type="radio"/> I am not registered for GST and will not be, with respect to the security property.                                      | <input type="radio"/> I acknowledge that as part of the intended financing transaction I should review my personal risk insurance requirement. |
| <input type="radio"/> I am/will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity. | <input type="radio"/> I am able to meet legal and valuation costs.   |
| <input type="radio"/> I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity.        |  |

**I have been given the option to review my personal risk insurance requirements by a specialist insurance adviser and have decided to:**

*(The signing of this application form in no way implies an application has been made to the broker for such a review)*

- |  |  |
|--|--|
| <input type="radio"/> Have the review completed by an appointed insurance adviser. | <input type="radio"/> Decline the option to review my personal risk insurance requirements and exempt the broker, consultants, insurance advisers from any liability or loss caused as a result of this decline. |
|--|--|

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 confirm that the information included in this form is true and correct. I acknowledge that I have been provided a copy of the brokers Personal Disclosure Statement.

APPLICANT 1 NAME

APPLICANT 2 NAME

SIGNED

DATE / /

SIGNED

DATE / /

## PTR MORTGAGES | DISCLOSURE STATEMENT



Andrew Armstrong, Director at PTR Mortgages

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This disclosure statement (Version 2) was prepared on 12 September 2017.

### It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

### What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give you advice about category 2 financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products. I specialise in providing advice and transactional services relating to banking products and services, including but not limited to mortgages and business banking products. I also provide advice on personal insurance.

### What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning 09 320 4948, by email [info@propertytaxreturns.co.nz](mailto:info@propertytaxreturns.co.nz), or in writing to 28 Customs Street East, Britomart, Auckland.

If we cannot agree on how to resolve the issue, or you decide not to use the internal complaints scheme you can contact Financial Services Complaints Ltd. You can contact Financial Services Complaints by emailing [complaints@fscf.org.nz](mailto:complaints@fscf.org.nz), calling Financial Services Complaints Ltd on 0800 347 257, online [www.fscf.org.nz/complaints/complaint-form](http://www.fscf.org.nz/complaints/complaint-form) or in writing to the FSCL Scheme, PO Box 5967, Wellington. This service will cost you nothing, and will help us resolve any disagreements.

### How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under "What should you do if something goes wrong?").

### Declaration

I, Andrew Armstrong, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

SIGNED

A handwritten signature in black ink, appearing to be "A. Armstrong", written over a dotted line.

DATE 12 September 2017