

CONSENT FORM – PROCESSING OF PERSONAL INFORMATION

I, the undersigned:

Full Name & Surname _____

Identity Number _____

Physical Residential Address _____

Cellphone No. _____

Email Address _____

Marital Status ☐ Single ☐ Married ANC (with Accrual) ☐ Married ANC (without Accrual) ☐ Married COP ☐ Divorced
☐ Widowed Other _____

MortgageMax, a division of BetterLife Origination Services Proprietary Limited (“MortgageMax”) and its MortgageMax Licensee¹, together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively “we” or “us”), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. MortgageMax accordingly offers the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and non-life cover (such as, but not limited to, building and home contents insurance); (v) services regarding estate planning and wills; and (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively “Services”).

By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to render the Services² to you and appoint MortgageMax as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to MortgageMax’s Terms and Conditions available at <https://www.MortgageMax.co.za>.

DECLARATIONS: I (the applicant) declare and confirm that -

- I am not an un-rehabilitated insolvent and I have not applied for nor am I under debt rescue.
- I hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I will inform the relevant financial institution in writing of any change of this status within 30 days of the change of status.
- I warrant that all information (irrespective of the format) supplied by me is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way.
- The bond consultant that has assisted me has explained the advantages of paying a deposit on the property I intend on purchasing and has also explained that there are costs involved in taking transfer of the property.
- The Services provided require personal information being shared on any adequate platform including but not limited to contacting me via a phone call, WhatsApp, Email, SMS or any other digital means.
- The Services provided by MortgageMax are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax and their service partners are not financial planners, financial brokers or tax advisers. My personal financial situation is unique and therefore before making any decisions utilising the information obtained from MortgageMax, I shall obtain advice from an accountant or other financial advisor who is fully aware of my individual circumstances and never take up a home loan that will stretch my repayment capacity to its maximum.

CONSENTS

In order to render the Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.MortgageMax.co.za>. By signing this form, you consent to MortgageMax, its MortgageMax Licensee and the BetterHome Group processing your personal information in order to render the aforementioned Services to you which includes, inter alia -

- sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- collecting your personal information (including your payslips, bank statements and identity verification information) from third parties including your financial institution, your employer(s), credit bureau, your bankers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- sharing your personal information with various third parties including, inter alia, members of the BetterHome Group, service providers to the BetterHome Group, including but not limited to credit bureaux, insurers, credit providers and financial institutions and their respective affiliates, Monify (in relation to personal loans); and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution’s offer to finance your immovable property;
- storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with standards that are no less onerous than those imposed by South African laws; and
- sharing, retaining, and further processing your personal information for research and statistical purposes.

¹ The MortgageMax Licensee means the person or business that you have engaged to render the Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

² MortgageMax currently submits applications to ABSA Bank, First National Bank, NedBank, Standard Bank, Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel and RMB Private Bank, however this list is not exhaustive and new credit providers may be added to this list from time to time.

CONSENT FORM – PROCESSING OF PERSONAL INFORMATION – PERSONAL CREDIT REPORT

By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to be your lawful representative and agent in your name, place and stead, to obtain a copy of your personal credit report ("PCR") from a Registered Credit Bureau.

Please tick one of the options,

I consent to a Credit Check ☐

I do not consent to a Credit Check ☐

IN ORDER TO OBTAIN THE PCR, YOU AUTHORISE YOUR REPRESENTATIVE -

- a) To contact, request and obtain credit information (for the avoidance of doubt this includes any and all information held on your profile including payment profile information) from a Registered Credit Bureau to verify your identity, perform an assessment of your behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness or any other related purposes in any format (including in pdf, xml or raw data string) available from a Registered Credit Bureau;
- b) make any reasonable enquiries to verify and research any details provided by you to MortgageMax;
- c) to access the information in any format, including online, batch and raw xml string and you consent that the enquiry should not be displayed on your credit profile if the enquiry was not performed for credit application purposes;
- d) to submit your information, including payment profile and default information and any other relevant information, to a Registered Credit Bureau and to allow the Registered Credit Bureau to release the information for lawful purposes to MortgageMax and where applicable, relevant third party.

You are aware that you are entitled to one free PCR per year from any registered credit bureau and that you can obtain your free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending the office of the credit bureau in person. You are aware that you have the right to challenge the accuracy of any information contained in your PCR directly with a credit bureau.

Attached to this is a copy of your Identity Document. You confirm that the information furnished herein to the registered credit bureau is true and correct. You agree and give consent to MortgageMax to share a copy of your PCR with a third party, where applicable, if proceeding once the pre-qualification has been completed.

Applicant

Full Name & Surname _____

Identity Number _____

Signature _____

Date _____