



## iLender Client Authority and Declaration

### Applicant One

Full Name : \_\_\_\_\_ Date of Birth :    /    /

Email Address: \_\_\_\_\_ Mobile: \_\_\_\_\_

### Applicant Two (if applicable)

Full Name : \_\_\_\_\_ Date of Birth:    /    /

Email Address: \_\_\_\_\_ Mobile: \_\_\_\_\_

I/we authorise:

- iLender and the Lender to collect and hold personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers
- iLender and the Insurer to obtain all relevant personal information including but not limited to personal medical records and existing insurance cover and terms where I/we have asked iLender to undertake an insurance review
- iLender to use our personal information to negotiate mortgage and/or insurance terms, process mortgage and/or insurance applications and/or process or manage insurance claims on our behalf
- The Lender and/or Insurer to disclose my personal information to iLender during the term of the mortgage and/or insurance policy in order to answer my queries or assist me with my financial arrangements as my circumstances change
- iLender and the Lender to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us
- The credit reporting agencies of iLender and the Lender, 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 iLender and the Lender to provide my personal information to its customers using their credit reporting services
- iLender and the Lender to use the services of their credit reporting services in future for the purposes related to the provision of the mortgage and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me changes
- iLender and the Lender to give information to credit reporting agencies about my default in any payment obligations
- The credit reporting agencies of iLender and the Lender to provide information about my default in any payment obligations to other customers of the credit reporting agencies

I understand that pursuant to the Privacy Act 1993, I have a right to request access to and correction of any personal information held by iLender or by the Lender or by the Insurer.



I/we acknowledge and agree (including where the borrower is the company, the individual director(s)) that:

- I/we provided our consent to iLender to pass on my/our personal contact details to the Lender
- I/we have read and understood iLender's Terms of Engagement and consent to how my/our personal information will be collected, stored, used and shared
- The iLender Adviser is not an agent of any Lender and the Lender is not an agent of iLender
- iLender does not have my authority to bind the Lender in any way responsible for any advice, statement or representation made by the Adviser concerning my/our application
- iLender is my/our agent in respect of my/our application and any mortgage(s) and as such is authorised to provide the Lender with instructions (including in relation to the ongoing maintenance of my/ our mortgage)) unless or until I/we advise iLender otherwise. The Lender can rely on this authority without the need to make further enquiry

I/we consent to iLender disclosing to the Lender and to iLender obtaining from the Lender, any information in respect of my/our application and/or my/our mortgage(s) which may relate to me/us, including:

- Information concerning the progress and status of my/our application
- Details, including for example, mortgage type, amount and terms and dates and amounts of draw downs and associated security of any mortgage or facility taken out with the Lender by me/us
- Information about the ongoing maintenance of my/our mortgage(s) and information relating to the calculation of commission payable

**ACKNOWLEDGEMENTS**

I /we may be required to evidence that I have explained specific requirements or obligations and provided certain information to you.

Please tick as applicable:

- I/we confirm that the information provided in this application is true and complete
- I/we acknowledge that I/we have received a Disclosure Statement from our iLender Adviser
- I/we acknowledge I/we have read and understood the information relating to the Privacy Act 1993 and how this information may be used
- I/we acknowledge that I/we have received a copy of iLender's Terms of Engagement and understand the information related to how iLender is paid and the situations where iLender may charge me a fee and/or recover a commission clawback from me/us

**Applicant One Signature**

**Date**

**Applicant Two Signature**

**Date**