

Consent form - Experian Credit Form

I, the undersigned: _____
[Insert consumer's full name and surname]

Identity Number: _____

Mobile: _____

Email: _____

Physical Address: _____

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

I consent to _____ **[NAME OF THE ESTATE AGENCY/*Third party]** sharing my Full name and other personal information with **KEMPSTON HOME LOANS** **[NAME OF THE MORTGAGEMAX BUSINESS PARTNER]** and **MortgageMax (BetterLife Origination Services Proprietary Limited)** for purposes of a pre-qualification and/or home loan application.

MortgageMax or 'you' cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your *group, *financial institutions, registered credit providers as well as your service providers.

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, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up a home loan that will stretch your repayment capacity to its maximum.

Signature _____

Name of the Signatory _____

Date _____

CONSENT – EXPERIAN CREDIT CHECK

I appoint **BetterLife Origination Services Proprietary Limited (“MortgageMax”/“My Representative”)** to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report (“**PCR**”) from a Registered Credit Bureau, to be used solely for the following purposes – (a) providing me with advice or assistance with managing my credit, by having reference to the consent of my PCR; (b) challenging the accuracy of information contained on my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the Registered Credit Bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purpose. Furthermore, I consent to my Representative providing all personal information provided by me to in relation of accessing my PCR to the registered credit bureau for purpose of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that they undertake: (a) not to host, resell, on-sell or make my PCR available to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose for which it was obtained on my behalf; (e) to keep record of any persons who has access to my PCR for as long as it’s in my Representative’s possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending on the office of the credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained on my PCR directly with a credit bureau. Attached to this is a copy of my Identity Document. I confirm that the information furnished herein to the registered credit bureau is true and correct.

I agree and explicitly give consent to MortgageMax to share a copy of my PCR with the *third party.

(tick the appropriate box)

I consent I do not consent

Signature _____

Name of the Signatory _____ Date _____

**“Financial Institutions” means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel.

**“Group” means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

**“Third party” means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing.

MONTHLY INCOME & EXPENSES

INCOME	TOTALS	EXPENSES	TOTALS
Basic Salary / Wage	_____	Assurance (Life, Retirement Annuities)	_____
Average Commissions	_____	Domestic Wages	_____
Investments	_____	Donations	_____
Interest Income	_____	Education	_____
Rental Income	_____	Groceries	_____
Housing Subsidy	_____	Insurance and Funeral Policies	_____
Average Overtime	_____	M-Net, DSTV and TV License	_____
Monthly Car Allowance	_____	Maintenance / Alimony	_____
Travel Allowance	_____	Petrol and Transport Costs	_____
Income from Sureties	_____	Security	_____
Maintenance / Alimony Income	_____	Medical - If not payslip deduction	_____
Future Rental Income	_____	Rental - Would this amount fall away if bond is approved?	_____
Other	_____	Water and Lights	_____
Other	_____	Other	_____
Other	_____	Other	_____
TOTAL INCOME	_____	TOTAL EXPENSES	_____

DEDUCTIONS	TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP

Description _____	Monthly _____
Description _____	Monthly _____
Description _____	Monthly _____

Credit Cards

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Loans - Personal, Student etc

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Signature _____ Date _____