

Adviser partner supplementary form

This supplementary form applies in addition to the home loan application form you completed with your Adviser. However, if there are any inconsistencies between this supplementary form and your Adviser's application form, this supplementary form prevails. Where we refer to your application for a home loan, it includes both your Adviser's application form and this supplementary form.

Kiwibank Limited, Private Bag 39888, Wellington 5045

- For all First Home Loan (Kāinga Ora) applications this form must be provided up front.
- For all other loan applications our preference is to receive this form prior to assessment. However, if not possible it must be provided prior to documentation. Please be aware that if your client answers YES to any of the High Risk Occupation questions documentation may be delayed.

1. About you

Applicant 1 Guarantor 1

What's your name?

First names

Last name

What's your date of birth?

If you're an existing customer of

Kiwibank, what's your access number?

What's your email address? (Mandatory)

2. About the other applicant/guarantor

Applicant 2 Guarantor 2

What's your name?

First names

Last name

What's your date of birth?

If you're an existing customer of

Kiwibank, what's your access number?

What's your email address? (Mandatory only if a guarantor)

3. To be completed by all customers (including look through company, partnerships, and trusts)

Customer 1

Will your bank facility or any business, trust or partnership that is party to the borrowings be involved in, or receive funds from the following industries other than as salary or wages?

- Bullion or precious metal dealer
- Jeweller
- Pawn broking
- Casino or Lottery and gambling operations
- Weapon or firearm dealer or manufacturer
- Unregistered charities
- Company formation agent
- Provision of money remittance service
- Provision of foreign exchange services
- Antique dealer
- Virtual currencies e.g. Bitcoin
- Medicinal marijuana or cannabis
- Embassy or foreign government representation
- None

If any option other than 'None' is selected, please provide verified evidence of source of wealth or funds

Customer 2

Will your bank facility or any business, trust or partnership that is party to the borrowings be involved in, or receive funds from the following industries other than as salary or wages?

- Bullion or precious metal dealer
- Jeweller
- Pawn broking
- Casino or Lottery and gambling operations
- Weapon or firearm dealer or manufacturer
- Unregistered charities
- Company formation agent
- Provision of money remittance service
- Provision of foreign exchange services
- Antique dealer
- Virtual currencies e.g. Bitcoin
- Medicinal marijuana or cannabis
- Embassy or foreign government representation
- None

If any option other than 'None' is selected, please provide verified evidence of source of wealth or funds

4. Finishing up

It's important that you understand this last section, so please make sure you read and review it carefully.

In this section, when we talk about "you" and "your", we mean each person named as an applicant/guarantor in your application.

How we (Kiwibank) communicate with you

Where the law requires us to give you information in writing, you agree that we can give you (or let you know you can access) that information electronically, including by email or other electronic messaging systems like text messages, and use the email address or mobile phone number you've given us (including those in your application) for that purpose. You can update any of these at any time.

For two or more applicants/guarantors

You agree that if an email or postal address has been provided by one or more of you, we can choose which email or postal address to disclose information about your home loan to, and we can use one of those email or postal addresses for all of you. This means that you may not receive this information directly from us. We'll usually (but not always) use the email address or postal address belonging to applicant 1/guarantor 1.

Marketing messages

You agree that we can send marketing or promotional messages to you electronically. If you don't want to receive those messages, all you have to do is click the unsubscribe link.

Your information

You acknowledge that if you're asked to provide information as part of this process (like bank statements) and fail to provide it, we may choose not to proceed with your application.

Our use of personal information

You acknowledge that we, and our related organisations, may use all information we hold about you (now or in the future) to assess whether to offer you a home loan (including a First Home Loan), manage your relationship with us, make available the full range of financial products and services we offer, and for any other purpose specified in our Privacy Policy. You can read all about this at kiwibank.co.nz/privacy-policy. We, and our related organisations, can store your information or nominate others to do it for us.

Disclosure of personal information

We, and our related organisations, can share your information with anyone who needs it to assist us, or our related organisations, with the purposes listed above, including credit reporting agencies, guarantors of your obligations and your previous or current employer(s).

Where we hold information about you in relation to your application and there are two or more applicants (or guarantors), we may disclose this information to other applicants (or guarantors).

You can sign this form in a few different ways, by either:

- > typing in your name;
- > using a stylus on a tablet; or
- > printing and signing by hand.

By signing this form, you:

- > confirm that all the information in your application is true and correct, and that you'll notify us immediately if there's any change in any information given;
- > agree to all the above sections (including section 4). This includes consenting to receiving disclosure about your home loan electronically as set out above, and;
- > acknowledge that the completion of your application does not constitute an offer of credit by us, that all applications are subject to our lending criteria, and that we may decline your application at our sole discretion for any reason (without needing to disclose that reason to you).

Applicant 1/Guarantor 1 signature

Applicant 2/Guarantor 2 signature

Date

Date

Your rights of access to and correction of information

As always, you have rights under the Privacy Act 2020. These rights enable you to find out what information we hold about you, to access that information, and to ask us to correct that information in accordance with the process set out in our Privacy Policy.

Credit check

You understand that we will credit check you. As part of that credit check, we will give your information to credit reporting agencies, and those credit reporting agencies will give your information to us. Credit reporting agencies will use the information provided by us to update their credit reporting databases. When other parties use the credit reporting agencies' services, they'll be provided with your updated information. We might also use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, we may use credit reporting agencies' monitoring services to receive updates if any of the information held about you changes.

Co-own arrangements

We recommend that all applicants for a loan in a co-own arrangement seek independent legal, financial and tax advice. We also recommend having a property sharing agreement in place before committing to a co-own lending arrangement.

Kāinga Ora - Homes and Communities

If you're applying for a First Home Loan, you consent to us giving your information to Kāinga Ora - Homes and Communities.

We do this because Kāinga Ora - Homes and Communities provides Kiwibank (but not you) with insurance in respect of First Home Loans (also called 'lenders mortgage insurance'). Kāinga Ora - Homes and Communities will use your information to:

- > determine whether you are a past or present Kāinga Ora - Homes and Communities, or Housing New Zealand Limited, tenant that owes a debt to the crown; and;
- > operate the First Home Loan scheme, including to assess whether to insure Kiwibank in respect of any First Home Loan Kiwibank makes to you.

Kāinga Ora - Homes and Communities may disclose your information to third parties as necessary for these purposes.

First Home Loan

You confirm that:

- > you don't already own a home
- > you'll live in the home purchased or built using the First Home Loan
- > you won't use the First Home Loan to purchase an investment property or for refinancing.