

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

Bond Perfect

_____ [NAME OF THE MORTGAGEMAX BUSINESS PARTNER] and BetterLife Origination Services Proprietary Limited ('MortgageMax' or 'you') (a subsidiary of BetterLife Group Limited) cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.

You will only process my personal information in accordance with this consent and for the purpose for which you collected it.

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 and/or to do a credit check through a registered credit bureau to obtain my credit report.

I agree and give my consent to you to process my personal information for the purposes relating to obtaining my credit report through you and agree that you may share this information for this purpose with a registered credit providers as well as your service providers in order to enable them to process my personal information to determine whether I qualify for a home loan, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service.

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 _____

*"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.