



# ROOK & ASSOCIATES

- FINANCIAL SERVICES -

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## PRIVACY LEGISLATION: ACKNOWLEDGEMENTS & AGREEMENTS.

By signing below I/We, the applicant(s) and/or, the proposed guarantor(s) and/or third party Mortgagor(s), hereby each ACKNOWLEDGE and SPECIFICALLY AGREE with Rook & Associates that: -

- 1) My/Our personal information provided to Rook & Associates (including that in the loan application) may be disclosed to a prospective lender.
- 2) In the process of assessing the application, the prospective lender(s) are authorized on behalf of Rook & Associates to seek information relating to my/our commercial activities and creditworthiness from a credit reporting agency.
- 3) In assessing my/our application for credit, Rook & Associates are authorised to permit a prospective lender(s) authority to obtain my/our personal information from a credit reporting agency.
- 4) For the purpose of collecting overdue credit payments due by me/us, the lender is authorised to receive personal information held on me/us by a credit reporting agency.
- 5) Rook & Associates is authorised to:
  - Give authority to a prospective lender to obtain from any other credit provider(s), information regarding my/our creditworthiness, credit standing, credit history, credit capacity and loan indebtedness that credit providers are permitted to give or receive from each other under the Privacy Legislation.
  - Permit lender(s) to discuss loan payout figures to my/our authorised agent.
  - Permit lender(s) to give such agents, if necessary, access to the personal credit information on me/us or the Guarantor(s), to the Banking Ombudsman and/or Tribunal or such other person(s) authorised by me/us to have access thereto.
- 6) Where I/We, the undersigned, propose to become guarantor(s) of repayments of the loan, our lender(s) may obtain a credit report from a credit reporting agency for the purpose of assessing whether to accept me/us as guarantor(s).
- 7) I/We will promptly advise Rook & Associates if there are any changes to the credit or personal information they hold in relation to me/us. I /We acknowledge that Rook & Associates rely on me/us to ensure that such information is kept up to date and complete. I/We indemnify Rook & Associates from any claims arising from information supplied by me/us that was outdated, incomplete or inaccurate.

I/We further acknowledge:

- that each and every one of my/our acknowledgements and agreements above remain in force until I/We revoke them by written notice to Rook & Associates after discharging the loan in full.
- That the full benefit of these acknowledgements and agreements shall also pass to the party (if any) to whom my/our mortgage loan may be assigned.

Please sign below where applicable:

**APPLICANT/DIRECTOR (ONE):.....DATE:.....**

**APPLICANT/DIRECTOR(TWO):.....DATE:.....**

**GUARANTOR(S):.....DATE:.....**