

CONSENT FORM – PROCESSING OF PERSONAL INFORMATION

I, the undersigned.

Full Name & Surname _____

Identity Number _____

Cellphone No. _____ Email Address _____

Marital Status Single Married ANC (with Accrual) Married ANC (without Accrual) Married COP Divorced
Widowed Other _____

Are you a first time home buyer Yes No

MortgageMAX, a division of BetterLife Origination Services Proprietary Limited and MortgageMAX Licensees¹ together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively “we” or “us”), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently.

By signing this form in the space provided below, you appoint MortgageMAX and the BetterHome Group to be your lawful representative and agent in your name place and stead to obtain a copy of your personal credit report (“PCR”) from a Registered Credit Bureau. You agree to MortgageMAX’s Terms and Conditions available at <https://www.MortgageMAX.co.za>.

IN ORDER TO OBTAIN THE PCR, YOU AUTHORISE YOUR REPRESENTATIVE -

- To contact, request and obtain credit information (for the avoidance of doubt this includes any and all information held on your profile including payment profile information) from a Registered Credit Bureau to verify your identity, perform an assessment of your behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness or any other related purposes in any format (including in pdf, xml or raw data string) available from a Registered Credit Bureau;
- make any reasonable enquiries to verify and research any details provided by you to MortgageMAX;
- to access the information in any format, including online, batch and raw xml string and you consent that the enquiry should not be displayed on your credit profile if the enquiry was not performed for credit application purposes;
- to submit your information, including payment profile and default information and any other relevant information, to a Registered Credit Bureau and to allow the Registered Credit Bureau to release the information for lawful purposes to MortgageMAX and where applicable, relevant third party.

You are aware that you are entitled to one free PCR per year from any Registered Credit Bureau and that you can obtain your free PCR by contacting the Credit Bureau directly, either telephonically, by way of email, fax or attending the office of the Credit Bureau in person. You are aware that you have the right to challenge the accuracy of any information contained in your PCR directly with a Credit Bureau. Attached to this is a copy of your Identity Document. You confirm that the information furnished herein to the registered Credit Bureau is true and correct. You agree and give consent to MortgageMAX to share a copy of your PCR with a third party, where applicable, if proceeding once the pre-qualification has been completed.

Applicant _____

Signature _____ Date _____

¹The MortgageMAX Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMAX in terms of which the MortgageMAX Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMAX to render the Services to you.

INCOME & EXPENSES

INCOME	TOTALS
Basic Salary/Wage (Gross)	_____
Cash Allowance	_____
Average Commission	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Car Allowance	_____
Travel Allowance	_____
Maintenance	_____
Self-Employed Income	_____
Other (Specify)	_____
Other (Specify)	_____
Other (Specify)	_____
Total Income	_____

EXPENSES	TOTALS
Assurance (Life & Retirement Annuities)	_____
Cellphone	_____
Domestic Wages	_____
Education	_____
Groceries	_____
Insurance & Funeral Policies	_____
DSTV, Netflix, Showmax etc.	_____
Maintenance	_____
Medical (If not a salary deduction)	_____
Petrol & Transport	_____
Rates & Taxes/Levies	_____
Rental (Exclude if this payment will fall away)	_____
Security	_____
Telephone & ISP/WiFi	_____
Water & Lights	_____
Other (Specify)	_____
Other (Specify)	_____
Total Expenses	_____

DEDUCTIONS	TOTALS
Income Tax (PAYE/SITE)	_____
Pension	_____
UIF	_____
Medical Aid	_____
Other (Specify)	_____
Total Deductions	_____

Mortgage Loan

Bank _____	Monthly Instalment _____	Settle	Yes	No
Bank _____	Monthly Instalment _____	Settle	Yes	No
Bank _____	Monthly Instalment _____	Settle	Yes	No
Bank _____	Monthly Instalment _____	Settle	Yes	No

Credit Cards

Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____

Loans - Personal, Student etc

Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____

Retail Accounts - (Store Cards/Accounts)

Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____
Institution _____	Monthly _____	Outstanding Balance _____

Signature _____ Date _____