

To: Rayen & Wood Financial Group Limited (RWFG)

Authorisation and Acknowledgement

I/We certify that the information provided in this Application is true and correct and not misleading in any respect.

I/We give our Financial Adviser express authority to act on my behalf with all lenders, product providers and associated parties in respect to obtaining finance and/or risk products associated with this application.

I/We understand that the RWFG or the Financial Adviser does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan or any other service. The Financial Adviser is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of the lender.

I/We acknowledge that personal information collected in this form and in the course of my dealings with RWFG and the Financial Adviser named below is collected initially for the purpose of assessing my application for finance and/or risk products and may be given to a number of providers at the discretion of the broker. If my application is successful, I/we accept that the information will be used by the provider for the purpose of administering the approved products and Financial Adviser for administering and commission payments.

If the Financial Adviser has an arrangement with a provider that they will receive ongoing commission the provider will periodically disclose the balance to the Financial Adviser.

I/We accept that the Financial Adviser might use my personal information for market research purposes and to notify me/us of products that may be of interest to me/us.

Name and Address of the Financial Adviser:

Name: Joseph Rayen

Address: 361 Tuam Street, Christchurch, New Zealand

I/We understand that I/We are not required by law to provide any personal information to the Financial Adviser but failure to do so might prejudice any chances of obtaining finance and/or may affect any future claims.

I/We Authorise:

- RWFG and any lender and any related parties to collect information, including personal information about me/us from any persons they consider appropriate including, but not restricted to, credit reporting agencies, banks and employers, and for those persons to disclose information to RWFG, the lender and any related parties for the purpose of considering my/our application, and the administration and protection of any credit provided.
- RWFG to share information with any prospective purchaser or acquirer of RWFG.
- The lender to disclose information relating to my/our loan and my/our personal information to RWFG during the term of the loan in order to answer my/our queries or assist me/us with ongoing financial arrangements and for the purpose of administering and monitoring commission payments due to RWFG.
- RWFG, and the lender to make all necessary enquiries regarding my/our credit rating, to disclose and share my/our personal information with credit reporting agencies and to make enquiries and share my/our personal information with any person for identity verification purposes.
- The credit reporting agencies to provide my/our personal information to other users of their credit reporting services.
- The lender to use the services of credit reporting agencies for any purposes related to the provision of credit to me/us, including using any monitoring services to receive updates if any of the personal information held about me/us changes.
- The lender to give information to credit reporting agencies about any default in any repayment obligations.
- Credit reporting agencies to provide information about my/our default in any payment obligations to other users of their services.

I/We acknowledge that as part of the intended financing transaction I should review my/our personal risk insurance requirements.

I have been offered the option to review my personal risk insurance requirements and have decided to:

Have the review completed.

Decline the option to have the review completed and exemplify RWFG & the Financial Adviser from any liability or loss caused as a result of this decline.

The signing of this document in no way implies an application for a review has been made to the Financial Adviser for such a review.

I/We agree that in the event that due to early loan termination, any lender requires the Financial Adviser or RWFG to refund any commission paid to it, RWFG or the Financial Adviser may at its discretion require me/us to indemnify RWFG or the Financial Adviser for the amount of such refund. I/We understand that any party who have referred me/us to RWFG or the Financial Adviser may receive a commission from RWFG or the Financial Adviser.

I/We confirm that the information included in this application is true and correct.

I/We acknowledge that I have been provided a copy of the Financial Adviser's Personal Disclosure Statement.

Privacy Policy

Introduction

Rayen & Wood Financial Group Ltd t/a Rayen & Wood Financial Services (**we us , our**) complies with the New Zealand Privacy Act 2020 (the **Act**) when dealing with personal information. Personal information is information about an identifiable individual (a natural person). This policy sets out how we will collect, use, disclose and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, you can contact our Privacy Officer by email on info@rwfinancial.co.nz. Or visit www.privacy.org.nz for further information.

Changes to this policy

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

What is personal information?

Personal information is information about an identifiable individual. It includes (but is not limited to) name, address, contact details, date of birth, occupations, payment details, employment history and/or details, education and qualifications, financial information, testimonials and feedback, evidence of source of funds or source of wealth (in some cases) and other information.

How we use your personal information

We will use your personal information:

- to verify your identity
- to provide services and products to you
- to market our services and products to you, including contacting you electronically (e.g. by call, text or email for this purpose)
- to improve the services and products that we provide to you
- to respond to communications from you, including a complaint
- to protect and/or enforce our legal rights and interests, including defending any claim
- for any other purpose authorised by you or the Act.

Disclosing your personal information

We may disclose your personal information to:

- other companies or individuals who assist us in providing services or who perform functions on our behalf (such as mailing houses, hosting and data storage providers, specialist consultants and legal advisers);
- Product providers (such as but not limited to lenders and insurance companies);
- Financial advisers and financial advice providers who may use our services;
- other companies or individuals who perform checks (such as but not limited to compliance reviews and audits) that are necessary or desirable under law on our behalf;
- other companies, agencies or individuals that maintain databases against which your identity may be verified, which may include (but is not limited to) the New Zealand Department of Internal Affairs, and New Zealand Transport Agency;
- social media sites on which we may have a presence;
- courts, tribunals and regulatory authorities (such as the Financial Markets Authority, and Ministry of Justice in New Zealand);
- Office of the Ombudsman, where a complaint relates to official information;
- any person or agency we believe could assist in responding to a serious privacy breach.
- Office of the New Zealand Privacy Commissioner, where a complaint relates to breach of the Privacy Act 2020;
- Human Rights Commission, where a complaint relates to discrimination;
- CERT NZ, where appropriate to assist with the management of a voluntarily notified privacy breach
- Overseas privacy regulator, where a complaint relates to the actions of an overseas agency; and
- anyone else to whom you authorise us to disclose it.

Except as described above, we will not disclose your personal information without your written or oral consent, unless we are required to do so by applicable law.

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or other misuse. Our software is subject to audits to ensure it is continuing to meet security requirements. All data handled in our software is encrypted in transit and during storage and can only be accessed over secure network connections.

Storing your personal information

We will only retain personal information as long as it is required for the purposes for which the information may lawfully be used. All data stored online is backed up and can be retrieved in the event of data loss or corruption.

Data will sometimes be held on-premise at (361 Tuam Street, Christchurch, 8011) if it is provided to us outside of our software.

Accessing and correcting your personal information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable personal information that we hold and to request a correction to your personal information. Before you exercise this right, we will need evidence to confirm that you are the individual to whom the personal information relates.

In respect of a request for correction, if we think the correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note on the personal information that you requested the correction.

If you want to exercise either of the above rights, email us at info@rwfinancial.co.nz. Your email should provide evidence of who you are and set out the details of your request (e.g. the personal information, or the correction, that you are requesting).

Data Breaches

Our Privacy Officer has processes and systems in place in the unfortunate event of a data breach. If such an event occurs, we will promptly identify, report and examine a personal data breach.

Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

We use cookies (an alphanumeric identifier that we transfer to your computer's hard drive so that we can recognise your browser) to monitor your use of the website. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.

We may use information about your use of our websites and other IT systems to prevent unauthorised access or attacks on our software. We may utilise services from one or more third party suppliers to monitor use of our systems. These third-party suppliers will have access to monitoring and logging information as well as information processed on our websites and other IT systems.