

Privacy, Employment, Income and Expenses Declaration

I/We hereby authorise WLTH to make any other enquiries in relation to this loan application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer or credit card offer.

I/we are applying for credit. I/we and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and has been made to WLTH to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that WLTH is relying on the information provided by me/us in this form in determining whether to offer the loan.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that WLTH is not bound to approve this loan application, and is not to be treated as having approved this loan application until I/we receive a Letter of Offer/Loan Variation Confirmation from WLTH confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

I/we consent to the disclosure of this application and any loan information (including statements of account, requests for payment, etc) to any guarantor before, during, or after the loan term.

I/we have read and agree to the WLTH Privacy Policy (<https://www.wlth.com/privacy/>) and Disclosure Statement (<https://www.wlth.com/disclosure-statement/>) including consenting to the use of our personal and credit information as set out.

I/we agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents.

I/we acknowledge we will declare our true living expenses on our loan application and lower or forego our discretionary expenses including but not limited to; Mobile Phone, Home Phone, Internet, Pay TV, Media Streaming, Holidays, Clothes, shoes & accessories, Hairdressing and grooming, Recreation and Entertainment, Gifts and celebrations, Pet costs, should difficulty be experienced in meeting our mortgage repayments within the required time frames.

I/we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

I/we authorise our Employer/Accountant to provide and/or verify our personal employment and income information in relation to the assessment of our home loan application.

I/We have completed or arranged for completion of and read and understood the particulars set out in this form, including foreign tax residency information, and declare them to be true and complete.

I/We consent to WLTH giving our broker that introduced us to WLTH, information in connection with any dealing with WLTH which includes but is not limited to personal information, notices, and other relevant documents.

If you do not agree to our privacy and declaration policy, you may not be able to proceed with your loan application.

Client 1:

Client 2:

Signature:

Signature:

Date:

Date: