Authority & Declaration

I/we authorise **Andrew Chain**, trading as **Kinwan Finance Limited** ("the Adviser"), to act on my/our behalf in relation to assessing, arranging, and administering home loans or other finance and related products with lenders, insurers, credit providers, and associated parties ("Loan Parties").

I/we understand that the Adviser does not charge a fee unless agreed in writing in advance and may receive commission from the lender. I/we acknowledge that the Adviser is not an employee or agent of any lender.

Privacy, Information Collection & Disclosure

I/we authorise the Adviser, lenders, and related parties to collect, use, hold, and disclose my/our personal information for the purposes of:

- assessing and processing my/our loan application
- administering any approved loan and related commission arrangements
- complying with all legal and regulatory requirements (including AML/CFT)
- credit reporting, monitoring, and enforcement
- market research and notifying me/us of relevant products or services

This may include disclosure to lenders, mortgage insurers, credit reporting agencies, trustees, assignees, regulators, courts, government agencies, and other relevant third parties. I/we authorise third parties (including banks, employers, and credit agencies) to provide information to the Adviser and lenders.

I/we understand that if the loan proceeds, the lender may disclose ongoing loan information (including balances) to the Adviser during the term of the loan.

Accuracy of Information

I/we confirm that all information provided is true, correct, and complete and acknowledge that the Adviser relies on this information. I/we agree to indemnify the Adviser against any loss or liability arising from incorrect or incomplete information. This obligation survives termination.

Adviser Services & Ongoing Obligations

I/we:

- acknowledge receipt of the Adviser's Disclosure Statement
- accept responsibility for legal and valuation costs
- understand that early repayment (within 28 months of drawdown) may result in commission clawback being payable by me/us, at the Adviser's discretion
- acknowledge responsibility for loan repayments regardless of changes in my/our circumstances

Where this application is made jointly, liability is **joint and several**.

Credit & Insolvency Declarations

I/we confirm that:

- I/we have not withheld any material information
- I/we are not undischarged bankrupt, subject to the No Asset Procedure, or insolvency proceedings
- no unsatisfied judgments are outstanding against me/us

Insurance Referral

I/we consent to my/our details being referred to a specialist insurance adviser for review of personal risk insurance needs.

GST Declaration (tick one)

✓	Not GST registered
	GST registered, but the security property is not used for taxable activity
	GST registered, and the security property is used for taxable activity

I/we understand that providing personal information is voluntary but that failure to do so may affect my/our ability to obtain finance. I/we may request access to or correction of personal information in accordance with the Privacy Act.

Name:		Name:		Name:	
Signature:	Date:	Signature:	Date:	Signature:	Date: