

POPIA & Credit – Consent Form

I, the undersigned: _____
[Insert consumer's full name and surname]

Identity Number: _____

Mobile: _____

Email: _____

Physical Address: _____

Are you buying: Alone Jointly Specify Applicants if answered jointly: _____

Hereby certify that I am interested in buying property and understand that it is a requirement from the seller to be pre-qualified for a potential home loan and that I voluntary give consent to the following:

I agree that my contact details as noted above can be forwarded to the bond originator PayneLess Bonds, who will assist the Pre-Qualification / Bond Application process.

Yes No

I Hereby Give Consent:

That the outcome of the Pre-Qualification/Bond Application can be shared with my Estate Agent. In order to assist him/her with sourcing the property that suits my budget and personal requirements best:

Yes No

Enter the Name of the Agent: _____

Estate Agency: _____

That any documentation (Fica, Bank Statements, Payslips, OTP or other related documentation related to a bond application) handed to my estate agent by myself, may be forwarded to **PayneLess Bonds**, in order to process my pre-qualification and potentially a formal application to the banks.

Yes No

PayneLess Bonds is committed to protecting and promoting the privacy of my Personal Information including that of its clients or any other individuals or organizations and to give effect to the constitutional right to privacy and to fulfil its obligations under the Protection of Personal Information Act No 4 of 2013 (Hereinafter 'POPI').

I hereby give consent to PayneLess Bonds to process my Personal Information where the processing is necessary and only for purposes of conducting credit checks, verification of affordability for a potential home loan or vehicle finance.

Yes No

PayneLess Bonds acknowledges and agrees that the Personal Information will not, under any circumstances, be processed for purposes prohibited by POPI and/or the principles contained in POPI and that the processing of Personal Information will be done fairly and in accordance with legal provisions, given that the purpose for which processing of the Personal Information is adequate, relevant and not excessive.

I therefore give consent for PayneLess Bonds to share FICA documents with the relevant bond registration attorneys on request.

Yes No

I acknowledge and agree that I have read this consent form in its entirety and that I fully understand the nature, content and implications thereof. I agree thereto, and that I shall be fully bound thereto from date of signature thereof.

Yes No

I do hereby appoint **Payneless Bonds (“my Representative”)** to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report (“PCR”) from Registered Credit Bureau (Pty) Ltd, to be used solely for the following purposes – (a) providing me with advice or assistance with managing my credit, by having reference to the content of my PCR; (b) challenging the accuracy of information contained on my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the Registered Credit Bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purpose. Furthermore, I consent to my Representative providing all personal information provided by me to it in relation to accessing my PCR to the registered credit bureau for purposes of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that s/he undertakes: (a) not to store, host, retain, resell, on-sell or make available my PCR to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) not to use any information contained on my PCR for any other reason, save that set out in clause (a) to (c) above; (d) to destroy my PCR immediately after it has served the purpose for which it was obtained on my behalf; (e) to provide to Registered Credit Bureau with the name of all persons who will have access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending on the office of the credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained on my PCR directly with a credit bureau. **Attached to this is a copy of my ID document.** I confirm that the information furnished herein to the registered credit bureau is true and correct.

Signed at: _____

Date Signed: _____

Consumer / Client Signature: _____



Thank You For Completing the POPIA & Credit Consent Form.
Your Dream Home Awaits!