

### **Further Consent and Declaration for my application**

By applying or providing Bayport with the OTP, I, understand and agree, in addition to the consents I have granted on registration, that:

1. I authorise Bayport (and Bayport's successors) to negotiate discounted settlement (where possible) of my credit agreements with third parties.
2. I consent to Bayport transferring account and related information through my chosen communication methods provided in the application or registration process.
3. Bayport (and Bayport's successors) may transfer its rights under this application to any third party which it may, in its sole discretion, decide to transfer its rights too. Any such third party or any person interested in this application or any agreement resulting from this application will be entitled to rely on the correctness and accuracy of the information I have set out in this application and any supporting documents which I may provide;
4. Bayport will decide, in its sole discretion, to either approve or decline my application. If Bayport refuses to grant a loan, I am entitled to ask Bayport for its reasons in refusing to grant me credit;
5. I consent to Bayport having ongoing access to my bureau information for the duration of my relationship with Bayport.
6. Bayport has the right to verify all information that it, in its sole discretion, deems necessary for the purpose of approving or declining any application and I consent to Bayport conducting any and all verification checks Bayport may reasonably require (including, credit bureau checks, fraud database checks, employment checks, criminal checks, etc) to assess my application and to obtain any information it may require from third parties and I consent to such third parties giving Bayport the required information;
7. I consent to Bayport obtaining and processing my personal information, including my biometric information and copies of my electronic records, from relevant institutions and associations, including my –
  - a. bank statement(s) for the account(s) that I have disclosed herein; and
  - b. payslips (to the extent that they are electronically available);
8. The information provided to Bayport and collected by Bayport in this application process and the verifying supporting documentation may be used by Bayport and companies associated with or appointed by Bayport for the purpose of assisting with this application and/or the conclusion of an agreement with Bayport;
9. If I have withheld information or provided false information when completing this application, I will not qualify to conclude an agreement for any Bayport product and if Bayport finds this out at a later stage, it will be entitled to cancel the agreement, without penalty, on the basis thereof.
10. The information you supply to us, will assist us to make responsible decisions regarding your loan application. Where you withhold information, our ability to process your application lawfully, fairly and correctly may be influenced.
11. Some decisions about your loan application may be made without human intervention and your information may be processed using automated means. You may query the decision made about you with us.