

Endow.

BORROWER DECLARATIONS & ACKNOWLEDGEMENTS

Authority

I the Applicant, declare that I am authorised on behalf of all individuals and parties involved in this application to accept the terms, conditions, declarations, acknowledgements and documents contained therein on their behalf, including the use and supply of those parties' personal information for the purposes of this application.

Acknowledgements

The loan Applicants and Guarantors jointly and severally acknowledge and agree with Endow Limited as follows:

- You are not under 18 years of age, a undischarged bankrupt, or liable under the Insolvency Act 1967 as amended from time to time;
- You believe you can afford to service the loan you have applied for;
- All information given by you is true and complete and may be relied upon by Endow to evaluate your loan application.

Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT)

I/we acknowledge and accept that I/we must not knowingly do anything to put Endow Limited (**Endow/we/us**) in breach of the AML/CFT. I/we agree to provide all additional information and assistance requested by us and comply with all reasonable requests from us to facilitate our compliance with the AML/CFT.

I/we represent and warrant that I/we are not aware of and have no reason to suspect that:

- The investment funds have been sourced from any criminal or other illegal activities, money laundering, terrorism or similar activities (Illegal Activities); or
- The proceeds of any investment will fund any Illegal Activities.

I/we agree that Endow Limited is not liable for any losses incurred as a result of any action we take or omit to take and which either delays your loan or results in an application being declined, when these actions or omissions are necessary for us to comply with our obligations under the AML/CFT.

Privacy Act 1993

This statement relates to personal information that you are providing to us by way of this application and any subsequent personal information which you may provide in the future. The personal information you have supplied may be used by us for the purposes of enabling us to arrange and manage your investment, to contact you in relation to your investment.

You authorise us to disclose your personal information to any third parties as needed to perform services on your behalf; to regulatory bodies or law enforcement agencies as required by law to meet our legal or regulatory obligations. We will provide you (on request) with the name and address of any entity to which information has been disclosed.

You have the right to access all personal information held about you by us. If any of the information is incorrect, you have the right to have it corrected. You acknowledge that you are authorised to provide this personal information. You agree that your name and address may be used by us to provide you with newsletters and other information about Endow.

Email Use

You consent to receiving all documents which we are required to send to you electronically at the email address on this form, or another email address advised to us.

Declaration

The loan Applicants and Guarantors jointly and severally declare that:

- You have never been declared bankrupt or had legal proceedings commenced against you for recovery of debt.
- You have no previous convictions for fraud or dishonesty.