

PRIVACY ACT 1988
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

Name of Introducer:..... ("Introducer")

Agreement by Applicant/s

I/We understand and agree that:

1. A credit provider whom the Introducer may approach in arranging finance on my/our behalf (the "Approached Credit Provider") may give a credit reporting agency certain personal information about me/us, including:
 - Such permitted particulars about me/us which allow me/us to be identified;
 - That I/we have applied for finance and the amount;
 - That the Approached Credit Provider is a current credit provider to me/us or has ceased to be a current credit provider to me/us;
 - Payments which are overdue more than 60 days, and for which collection action has commenced;
 - Advice that payments are no longer overdue;
 - Cheques drawn by me/us for \$100.00 or more which have been dishonoured more than once;
 - In specified circumstances, that in the opinion of the Approached Credit Provider, I/we have committed a serious credit infringement.
2. The Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for personal credit.
3. The Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal information about me/us for the purpose of assessing my/our application for commercial credit.
4. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing my/our finance application or credit worthiness, of collecting overdue payments or of notifying other credit providers of a default by me/us; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act*.
5. The Approached Credit Provider may disclose to a guarantor credit information relating to me/us and may also provide such information to a person who is considering whether to become a guarantor, for that purpose.
6. If my/our application for credit is not completed within 14 days, the Approached Credit Provider may give a credit reporting agency further personal information about me/us in order to obtain a credit report about me/us.

Authorisation to Act on Behalf of Individuals

7. I/we authorise the Introducer to:
 - (a) Obtain on my/our behalf a report or information about my/our consumer or commercial credit worthiness from a credit reporting agency, from a commercial credit reporting business or from a credit provider in connection with my/our application for the finance described below.
 - (b) Pass on such reports and information to the Approached Credit Provider for the purpose of assessing my/our application for finance described below and to give to and to receive from such persons as are relevant to the arranging of that finance any personal information about me/us as may be necessary to the arrangement.

8. I/we agree that if finance is provided to me/us by the Approached Credit Provider, I/we authorise the Introducer to obtain from the Approached Credit Provider any report or information concerning either me/us or that finance that it may require in order to:

- Assist me/us in understanding and meeting my/our obligations to the credit provider in relation to that finance;
- Advise me/us regarding my/our finance requirements;
- Ascertain any amount required to be paid to the Approached Credit Provider in relation to that finance.

I/we understand that this paragraph may be deleted if I/we do not agree. I/we also understand that this authority will continue for the duration of the finance unless and until I/we revoke it by notice to the Introducer and the Approached Credit Provider.

Dated:

Signed:

(Applicant/s)

Agreement by Guarantor/s

I/We agree that:

- 9. The Approached Credit Provider may give personal information about me/us of the type described in paragraph 1 above to a credit reporting agency.
- 10. The Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for a loan applied for by, or provided to the borrower/s named below.
- 11. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing a finance application made by the borrower/s named below, of assessing my credit worthiness or of collecting overdue payments; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act*.

Dated:

Signed:

(Guarantor/s)

Description of Finance

Full name of Applicant/Borrower(s)

Amount: \$

Purpose: