



PRIVACY AND CREDIT INFORMATION (*INTERIM AUTHORISATION*)
PRIVACY ACT AUTHORISATIONS/AGREEMENTS

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application who are natural persons should complete and give this interim authorisation to the introducer/broker named below.

Name of Introducer: AUSSIE BIKE AUTO & BOAT LOANS PTY LTD (ABN) 50 002 790 143

Name of Applicant/s: _____

Amount of _____ \$ *Purpose:* _____

A. SECTIONS APPLICABLE TO APPLICANT/S WHO ARE NATURAL PERSON/S

1. Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows a credit provider(s) which the above-named Introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The Information that may be given to an agency is covered by Section 18E(1) of the Act and Includes:

- o Such permitted particulars about me/us which allow me/us to be identified;
- o The fact that I/we have applied for finance and the amount;
- o The fact that the above-named credit provider is a current credit provider to me/us;
- o Payments which become overdue more than 60 days, and for which collection action has commenced;
- o Advice that payments are no longer overdue;
- o Cheques drawn by me/us which have been dishonoured more than once;
- o In specified circumstances, that in the opinion of the above-named credit provider, I/we have committed a serious credit infringement;
- o That finance provided to me/us by the above-named credit provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that the above-named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by approached credit providers and so authorise such disclosures.

2. Agreement/Authority by Applicant/Customer for Credit Provider to perform certain permitted actions concerning a finance application or transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, 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 [Section 18L(4)].

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may

obtain from a credit reporting agency a credit report containing personal credit information about me/us [Section 18K(1)(b)].

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; 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 give or receive from each other under the Privacy Act [Section 18N(1)(b)].

3. Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise

the above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency

or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports [Section 18N(1)(ga)].

- o You consent to Aussie Bike Auto & Boat Loans exchanging information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- o You acknowledge that Aussie Bike Auto & Boat Loans may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- o You agree that Aussie Bike Auto & Boat Loans may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. *If you do not want this to happen please tick this box.*
- o You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.

Full Name (Printed)	Applicant/Guarantor* Delete whichever is inapplicable	Signature/Date
Full Name (Printed)	Applicant/Guarantor* Delete whichever is inapplicable	Signature/Date
Full Name (Printed)	Applicant/Guarantor* Delete whichever is inapplicable	Signature/Date

ACCESS AND CORRECTION

If you would like to know more about:

*the personal information which we hold about you; or *our personal information handling practices; or

*gaining access to the personal information which we hold about you; or *our handling of personal information about you,
please contact us by writing to:

The Privacy Officer
4/2 Booran Drive
Slacks Creek Qld 4127
Australia

We will also provide you with a copy of this information for which a fee may be payable. You should let us know if you think any information we hold about you is inaccurate so that we may correct it.