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**PERSONAL AND CREDIT INFORMATION
PRIVACY ACT 1988 (AS AMENDED) AUTHORISATION/AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS AND MANAGE PERSONAL INFORMATION**

Section B: Privacy and Credit Information

PRIVACY ACT AUTHORISATION AGREEMENTS

We at Aussie Car Loans are committed to the National Privacy Principles in the Commonwealth Privacy Act 1988 as well as any other applicable laws and codes affecting your personal and credit information. Our staff are trained to respect your privacy in accordance with our standards, policies and procedures.

We advise and disclose that Aussie Car Loans logo is a registered Trade Mark owned by Aussie Car Loans Pty Ltd (ABN 36 077 683 820) and is used by our associated entities, authorised licensees and contractors. PLEASE NOTE that by agreeing to the terms of this authority you also agree that the personal information you provide us may be used by the following associated entities, authorised licensees and contractors (namely, Aussie Car Loans (Aust) P/L; Advantage Aussie P/L; Vic Car Loans P/L; Finecorp Financial Services P/L; Aussie Car Finance P/L; Esanda Finance Corporation Ltd; Capital Finance Australia Ltd; Westpac Banking Corporation; GE Automotive Financial Services; Liberty Funding P/L, St George P/L, RACQ Finance Pty Ltd, RACV Finance Pty Ltd, Enterprise Finance Solutions Pty Ltd,) and wherever the context permits, all references to Aussie Car Loans includes a reference to all associated entities, authorised licensees and contractors listed herein.

In compliance with the applicable privacy laws, all applicant parties to a finance application should complete and return the privacy authorisation agreement to the below named introducer / broker.

Name of Finance Broker: Aussie Car Loans

I/We authorise Aussie Car Loans to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applies to enquiries made by Aussie Car Loans in connection with

- An Application, or proposed application by me/us for credit.
- My/our having sought advice in relation to existing credit.

Notice of disclosure of your credit information to a credit reporting agency.

I/We agree that under Section 18(E) (c) of the Privacy Act 1988, Aussie Car Loans as my/our Finance Broker may approach a credit provider in arranging my finance and may give a credit reporting agency certain personal information about me/us for the following purposes:

- To obtain a consumer credit report about you, and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you.

Such information is limited to:

- Identity particulars – your name, sex, address (and the two previous addresses) date of birth, name of employer and drivers licence number.
- Your application for personal credit or commercial credit – the fact that you have applied for credit and the amount.
- The fact that Aussie Car Loans is a current Finance Broker for you.
- Any loan repayments, which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of Aussie Car Loans, you have committed a serious credit infringement (that is fraudulently or shown an intention not to comply with your credit obligations).
- Dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once.

Period to which this understanding applies:

This information may be given before, during or after the provision of credit to you.

Agreement to perform certain permitted actions concerning a finance application or transaction.

1. Giving information to a Credit Reporting Agency (Section 18E(8) (c) Privacy Act 1988)

I/we have been informed and agree that Aussie Car Loans as my/our Finance Broker may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that Aussie Car Loans as my/our Finance Broker may obtain information about me/us from a business which provides information about the commercial credit worthiness or commercial activities of persons for the purposes of assessing my/our application for commercial credit.

3. Access to Consumer Credit Information (Section 18K(1)(b) Privacy Act 1988)

I/we agree that Aussie Car Loans as my/our Finance Broker may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purposes of allowing a credit provider to assess my/our application for consume credit.

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we acknowledge and agree that Aussie Car Loans as my/our Finance Broker may exchange information with those credit providers named in this application or named in a credit report issued by a credit reporting agency for the following purposes:

- To assess an application by me/us for credit;
- To notify other credit providers of a default by me/us;
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers;
- To assess my/our credit worthiness.

I/we understand that this information can include any information about me/our credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.

1. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K (1) (c) Privacy Act 1988)

I/we agree that Aussie Car Loans as my/our Finance Broker may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing me/us as a guarantor for credit applied for by, or provided to the borrower(s) [named in the agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

2. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18k(1) Privacy Act 1988)

I/we agree that Aussie Car Loans as my/our Finance Broker may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether or not to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange from each other under the Privacy Act 1988, and includes a credit report.

COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/we acknowledge and agree that:

- It is necessary for Aussie Car Loans to collect personal information about me/us from ourselves and others to assist a credit provider to process my/our application for credit.
- The personal information collected may be disclosed to, and used by Aussie Car Loans and credit providers and a credit reporting agency for the purposes as outlined in this agreement as is reasonable and necessary.
- Aussie Car Loans or a credit provider may provide the personal information collected to any parties (such as referees, employers etc) named in the application to the extent that they deem it necessary to assist in assessing and processing the application.
- Aussie Car Loans may use the personal information collected to effectively manage and administer all products and services provided to me/us.
- Aussie Car Loans may use the personal information collected to ensure their internal business operations are running smoothly which may include fulfilling legal requirements and conducting confidential systems maintenance and testing.
- Aussie Car Loans may disclose the personal information to third parties that it engages to assist in the provision of its services to me/us including but not limited to printing services, IT contractors and mailing houses.
- I/we understand that we can gain access to the personal information that Aussie Car Loans has collected by contacting the general manager in writing at PO Box 3885 Loganholme, 4128.
- I/we agree that Aussie Car Loans may retain the personal information collected and at its discretion provide to me/us from time to time, information about Aussie Car Loans and its products and services. This information may be provided by telephone, mail or electronic media.

I/we understand that I/we can cancel this clause at any time by advising Aussie Car Loans in writing that I/we do not require this information.