

PRIVACY PROTECTION OF INFORMATION

General Form for Application for Credit

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT

PLEASE READ CAREFULLY (Section 18E(8)(c) Privacy Act 1988)

The Credit Union may give information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for consumer credit and the amount;
- the fact that the Credit Union is a current credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- advice that payments that had been listed as a default are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- the opinion of the Credit Union that you have committed a serious credit infringement.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. Where more than 1 applicant, each applicant to sign.

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

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

2. Exchanging Information With Other Credit Providers (Section 18N(1)(b) Privacy Act 1988).

I agree to the Credit Union checking personal information about me with any credit provider names in my credit application, and with other credit providers that may be names in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess my creditworthiness
- to assess an application by me for credit
- to help me avoid defaulting on my credit obligations
- to notify a default by me
- the collection of overdue payments.

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

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

For the purpose of assessing my application for consumer credit, I consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

4. Access to Consumer Credit Information for a Commercial Credit Application (Section 18K(1)(b) Privacy Act 1988).

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

5. Access to Consumer Credit Information by Trade Insurers (Section 18K(1)(e) Privacy Act 1988).

If my application is for commercial credit, I consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of a default by me on this credit.

6. Type of Credit

The credit I am applying for is:

Wholly or primarily for a domestic, family or household purpose (**consumer credit**)