

PRIVACY FORM.

**Acknowledge and Consent**

(To be completed by individuals applying for credit facilities, directors of companies applying for credit facilities and individuals who are a third party security providers/guarantors)

**Privacy Protection of Information**

**Privacy Act 1988 ('the Act')**

To Australian Credit Acceptance ACN: 082 463 929.

**Notice and Acknowledgement that Credit Information May be given to a Credit Reporting Agency.**

I understand that the Act allows you to give credit reporting agency certain personal information about me including:

- Such permitted particulars about me which allow me to be identified;
- The fact that I have applied for credit and the amount;
- The fact that you are a credit provider to me;
- The fact that I have offered to act as a guarantor in respect of a loan or an application for a loan by another person;
- Payments which become overdue more than 60 days;
- Advise that payments are no longer overdue;
- In specified circumstances, that in your opinion I have committed a serious credit infringement; and
- That the credit you have provided to me has been discharged.

**Authority to Obtain Certain Information.**

I authorise you and any agent of yours that is regarded as a credit provider because of the application of section 11B(5) of the Act:

- To obtain from a credit reporting agency a credit report containing personal information about me for the purpose of assessing my application for personal credit.
- To obtain from a credit reporting agency a credit report containing personal information about me for the purpose of assessing an application by me or my company/firm for commercial credit;
- To obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing my application for personal credit;
- To obtain a report from a credit reporting agency and other information relating to my commercial credit activities;and
- To obtain a credit reporting agency credit report containing personal information about me for the purpose of collection of overdue payments in respect of commercial credit that you have provided to me or my company/firm.

**Authority to Exchange Information with other Credit Providers**

I authorise you to exchange information about my personal and commercial credit arrangements with:

- Credit providers named in my credit application;
- Any agent of yours that is regarded as a credit provider because of the application of Section 11B(5) of the Act; and
- Any credit provider that may be named in a personal or commercial credit report issued by respectively, a credit reporting agency or a commercial reporting agency.

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

I understand the information may be given and used for purposes that include the following:

- To assess an application by me for commercial or personal credit;
- To help me to avoid defaulting on my credit obligations;
- To notify other credit providers of a default by me;
- To assess my creditworthiness; and
- To assess my position if I fall into arrears.

**Notice and Authority to Give Information to Guarantors**

**(Guarantors' includes any person other than the borrower who provides property as security for the borrower's credit).**

I authorise you to give any guarantor and to any proposed guarantor of my personal or commercial credit facilities to which the contact of guarantee or security by it's terms extends, any credit information or record that has a bearing on my creditworthiness, credit standing, credit history or credit capacity in connection with such credit facilities. The information given to any proposed guarantor will be given and used for the purpose of deciding whether to act as guarantor in respect of or to offer property as security for my credit facilities.

I understand that the Act allows you to give to any guarantor of my personal or commercial credit facilities under a contract of guarantee or security entered into before the date of this authority, any such credit information or record that is relevant to the amount or possible amount of the guarantors' liability under the contract of guarantee or security.

**Authority in Relation to a Trade Insurer**

I authorise you to disclose to an insurer of any risk under an insurance policy, the premium for which was financed by a loan contract or hire-purchase agreement which I entered that my loan contract or hire-purchase agreement has been discharged for the purposes of obtaining any rebate by the insurer.

**Authority to Give Information to my Agent/s**

I authorise the below named person/s to give to and /or receive from you any record or personal information about me in connection with the processing and accepting of any application to you for credit and/or management of the credit provided.

**Name of Authorised Person/s (e.g. solicitor/accountant/broker/dealer)**

**Australian Credit Acceptance Pty. Limited ACN: 082 463 929.**

I acknowledge the above authorities and consents remain in force until the facility to which they relate is at an end.

Name and address of individual giving his/her consent.

Applicant/Borrower/Company Director

**Applicant 1.**

**Signature**

**Date**

_____		/ /
_____		

**Applicant 2.**

**Signature**

**Date**

_____		/ /
_____		

(To be completed by individual guarantor/s)

Authority to Obtain Credit Information

Privacy Act 1988 ("the Act")

To Australian Credit Acceptance Pty. Limited ACN: 082 463 929

**Guarantor (Full name and address of Guarantor)**


**Borrower (Full name and address of Borrower)**


- 1) I authorise you to give to a credit reporting agency such permitted particulars about me to allow me to be identified, and to inform the agency that I have offered to act as a guarantor in respect of a loan or an application for a loan to or by another person.
- 2) I authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me for the purpose of assessing whether to accept me as a guarantor for personal credit or commercial credit for or provided to the above named borrower/s.
- 3) I authorise you to exchange information about my personal and commercial credit arrangements with my bank and/or any other credit provider for any purpose related to your-
  - a) Assessment of whether to accept me as a guarantor of personal or commercial credit applied for or provided to the above named borrower/s.
  - b) Subsequent management of such credit; and
  - c) Enforcement or proposed enforcement of my guarantee.
- 4) I authorise you to obtain information about my, or my company's/firm's commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing whether to accept me as guarantor for personal credit applied for, or provided to the above named borrower/s.

If you approve the borrower/s application, I acknowledge that this authority remains in force for as long as you provide credit to the above named borrower/s.

**Guarantors Signature**

**Date**

**Guarantors Signature**

**Date**

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