

Privacy Act 1988
PRIVACY PROTECTION OF INFORMATION
Application for Credit

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT
(Section 18E(8)(c) Privacy Act 1988)

Please read carefully

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 credit and the amount.
- ◆ the fact that the Credit Union is a credit provider to you.
- ◆ payments overdue for at least 60 days, when the Credit Union has taken steps to recover.
- ◆ advice that payments 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.
- ◆ when the credit provided to you has been discharged.

STATEMENT BY APPLICANT(S) FOR CREDIT
Please read carefully before signing. Where more than one 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 named in my credit application, and with other credit providers that may be named 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.

PLEASE COMPLETE AND SIGN BELOW

Type of Credit

The credit I am applying for is: (tick (✓))
Which applies)

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

OR

Wholly or primarily for another purpose (commercial credit)

Name Applicant 1 (Please print)

Signature

Member No.

Date

Name Applicant 2 (Please print)

Signature

Member No.

Date