

COMMONWEALTH PRIVACY ACT
PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATIONS/AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

(INTERIM AUTHORISATION)

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

Name of Introducer: Stiles & Sheffield Pty Ltd (A.C.N 005 946 770 - A.B.N 23 637 939 070)

Name/s of Applicant/s:

Amount of Application: \$..... Purpose:

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

1. Acknowledge 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 which may be given to an agency is covered by Section 18E(1) of the Act and Includes:

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

I/We also authorize the above-named introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of the application for finance.

I/We also authorize the above-named introducer to give to and receive from such parties as are necessary to the arranging of the finance, such personal information about me/us which is necessary to such arrangement or subsequent management.

