



**Personal and Credit Information Privacy Act 1988
Authorisation to Act on Behalf of Individuals and Manage Personal Information**

Subject to any associated Finance Broking Contract, I/We appoint ACL Management Pty Ltd ABN: 11 112 438 712 /as AussieMoney Centre Silverwater and UFS Silverwater, ("ACL") and United Financial Services Pty Limited ABN: 77 072 442 445 ("UFS") as my/our agent to arrange, and assist in the management of, finance or insurance facilities (or both) as detailed in my application, ("Application"). I understand and agree that ACL and UFS may pay to, or receive from, third parties, fees and/or benefits in relation to this appointment and the provision of these services.

In this document, unless the context otherwise requires:

- a) "Act" means the Privacy Act 1988;
- b) "Approached Credit Provider" means a credit provider that ACL and UFS may approach in arranging finance pursuant to the Application;
- c) "Approached Insurance Provider" means an insurance provider that ACL and UFS may approach in arranging insurance pursuant to the Application;
- d) "ACL and UFS" includes associated entities of ACL Management Pty Ltd and United Financial Services Pty Ltd and independent contractors appointed by ACL Management Pty Ltd and United Financial Services Pty Ltd;
- e) "finance" means any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring;
- f) "insurance" means any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.

Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge and agree that under Section 18E(8)(c) of the Act, an Approached Credit Provider may give a credit reporting agency certain personal information about my/our Application.

The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

- a) information reasonably required to identify me/us;
- b) the fact that I/we have applied for finance and the amount;
- c) the fact that the Approached Credit Provider is a current credit provider to me/us;
- d) payments which become overdue more than 60 days, and for which collection action has commenced;
- e) advice that payments are no longer overdue;
- f) certain cheques drawn by me/us which have been dishonoured more than once;
- g) in specific circumstances, that in the opinion of the Approached Credit Provider, I/we have committed a serious credit infringement; and
- h) that finance provided to me/us by the Approached Credit Provider has been paid or otherwise discharged.

Agreement / Authority for an Approached Credit Provider to Perform Certain Permitted Actions concerning a Finance Application

I/We agree that,

- a) if it is considered relevant in assessing my/our Application for personal credit, an 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; and
- b) if it is considered relevant in assessing my/our Application for commercial credit, an Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We agree that, for the purpose of assessing the Application or any other purpose permitted by the Act, an Approached Credit Provider may give to and seek from any credit providers named in the Application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information may include 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 Act.

Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our Application, I/we authorise ACL and UFS to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our Application or referred to in such reports.

I/We also authorise ACL and UFS to pass on the above obtained reports to such Approached Credit Providers as are appropriate, for their consideration of this Application.

Collection and Management of Personal Information

I/We acknowledge and agree that:

- a) it is necessary for ACL and UFS to collect personal information regarding me/us from both ourselves and other parties, to enable ACL and UFS to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then ACL and UFS will not be able to seek the requested facilities from Approached Credit Providers and insurers;
- b) the information collected may be disclosed to, and used by, ACL and UFS, Approached Credit Providers and insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities;
- c) subject to the Act and any other applicable law, ACL and UFS, Approached Credit Providers and insurers may provide information collected as above to any parties (such as referees, employers etc) named in the Application to the extent they deem necessary to assist in assessing and arranging the requested facilities;
- d) ACL and UFS may retain the information obtained and, at its discretion, provide to me/us, from time to time information about ACL and UFS products and services. The provision of this information may be by telephone, mail or electronic media (such as e-mail);
- e) IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY ADVISING IN WRITING ACL, Ground Floor, Suite 12B, 63-79 Parramatta Road, Auburn NSW 2144, Phone: (02) 9714 5300 UFS, Rhodes Waterside Shopping Centre, 1 Rider Boulevard, Rhodes Waterside NSW 2138, Phone: (02) 9395 4222
- f) ACL and UFS may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors;
- g) the appointment provided herein is an ongoing one and if an Approached Credit Provider or insurer has, as a result of an application on my/our behalf by ACL and UFS or Contractors, provided facilities to me/us then that Credit Provider or insurer is authorised to provide information to ACL and UFS from time to time relating to the subsequent conduct of the facility; and I/we can gain access to the personal information I/we have provided, or obtain more information on the ACL and UFS Privacy Policy, by contacting at the contact details listed in item e) above.

Applicant 1

Name: _____ Date: / / Signature: _____

Applicant 2

Name: _____ Date: / / Signature: _____