



## **PRIVACY ACKNOWLEDGEMENT AND CONSENT**

I/we agree that Affordable Car Loans (“ACL”) and any other member of the Affordable Car Leasing Pty Ltd group of companies (“the ACL Group”) may exchange with each other any information about me/us including:

- any other information provided by me/us in this application;
- any other personal information I/we provide to any of them or which they otherwise lawfully obtain about me/us; and
- transaction details or transaction history arising out of my/our arrangements with ACL

If ACL engages anyone (a “Service Provider”) to do something on its behalf (for example a mailing house or a data processor) then I/we agree that ACL and the Service Provider may exchange with each other any information referred to above.

ACL might give any information referred to above to entities other than the ACL Group and the Service Provider for processing this application and for account administration, planning, product development and research purposes.

I/We understand that if I/we fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my/our application may not be accepted by ACL

ACL may retain the information obtained, and at its discretion, provide to me/us, from time to time, information about ACL products and services. The provision of this information may be by telephone, mail or electronic mail. If such information is not required, then I/we understand that this provision may be cancelled, by advising ACL in writing. To find out what sort of personal information the parties have about you, or to make a request for access, please contact us at National Office c/- PO Box 3100 Southport QLD 4215.

ACL is a trading name of the ACL Group of companies, details of which are available at [www.affordablecarloans.com.au](http://www.affordablecarloans.com.au)

### **Acknowledgement and consent that credit information may be given to a credit reporting agency.**

I/We understand that the Privacy Act allows ACL to give a credit reporting agency certain personal information about me/us which I/we authorise ACL to do. The information which may be given to an agency is covered by Section 18E of the Act and includes:

- Such permitted particulars about me/us which allows me/us to be identified.
- The fact that I/we have applied for credit and the amount.
- The fact that ACL is a credit provider to me/us.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us which have been dishonored more than once.
- In specified circumstances, that in the opinion of ACL I/we have committed a serious credit infringement.
- That the credit provided to me/us by ACL has been discharged.

### **Authority for ACL to obtain certain credit information**

- I/we authorise ACL to obtain from credit reporting agencies a credit report containing personal credit information for the purpose of assessing my/our application for personal credit.
- I/we authorise ACL to obtain from credit reporting agencies a credit report containing personal credit information for the purpose of assessing my/our application for commercial credit.

- I/we authorise ACL to obtain from a business which provides information about the commercial credit worthiness of persons a report about my/our commercial activities or commercial credit worthiness for the purpose of assessing my/our application for personal credit.

**Authority to exchange information with other credit providers**

- I/we authorise ACL to give and obtain from credit providers named in the accompanying credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements.
- I/we understand 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, 1988 and can be used to assess my/our application for credit, to notify other credit providers of a default by me/us, to exchange information with other credit providers as to the status of this loan where I/we am/are in default with other credit providers and to assess my/our credit worthiness

**Credit providers credit reference**

- I/we authorise ACL to give and receive a credit provider's credit reference for purposes connected with my/our business, trade or profession.

**Authority to provide information to guarantors and referees**

- I/we authorise ACL to provide to the Guarantor/s and referee/s named herein any information relating to my/our credit worthiness, credit standing, credit history or credit capacity for the purpose of considering whether to act as a guarantor of the proposed facility or in the event that the application is approved.
- I/we authorise ACL to contact any person to verify any information contained in this application. I/we acknowledge that all references provided will be notified that their details have been provided to us by the applicant.

**Declaration and Consent**

I understand, authorise and consent to all of the terms set out within this document

Applicant 1

Full Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2

Full Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_