



***PRIVACY AND CREDIT INFORMATION  
PRIVACY ACT AUTHORISATIONS/AGREEMENTS***

***AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS***

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

**Name of Introducer: Leaseline Finance**

1. Acknowledgment 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 which the approached 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:
- All 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 approached credit provider is a current provider to me/us;
- Any payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Any cheques drawn by me/us which have been dishonoured more than once;
- In specified circumstances, that in opinion of the approached credit provide, I/we have committed a serious credit infringement;
- That finance provided to me/us by the approached 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 authorise such disclosures.

2. **Agreement/Authority 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 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 form any credit providers named in the accompanying finance application and any credit providers that may be names 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 arrangements for the purpose of assessing my/our finance application or collecting any overdues. 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 purpose of arranging the finance which is the subject of my/our application, the details which appear below, I/We authorise 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 (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

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

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

**4. Details of Application:**

**Full name/s of Applicants:** .....

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**Purpose:** .....

**Amount:** .....

**Signed:** .....

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**(Applicants) Date: / /**

**5. Guarantor Parties Agreement:**

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicants (Section 18K (1)(c) and is so doing I/We acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

**Signed:** .....

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**(Guarantors) Date: / /**

This authorisation remains in force until finance is arranged.