

**PRIVACY AND CREDIT INFORMATION (INTERIM AUTHORISATION)
PRIVACY ACT AUTHORISATIONS/AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS and
AUTHORITY FOR AN AGENT TO OBTAIN AN INDIVIDUALS CREDIT INFORMATION FILE
HELD BY A CREDIT REPORTING AGENCY (Privacy Act 1988)**

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

Name of Introducer:	TAKE CREDIT	(ABN) 47 066 912 057
Name/s of Applicant/s:		
Amount of Application:	Purpose	

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

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(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;
- * Advice 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 authorise 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 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 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 the application for finance.

I/We also authorise 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.

B. SECTION APPLICABLE TO GUARANTOR/S WHO ARE NATURAL PERSONS

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 Applicant Parties [Section 18K(1)(c)]

I/We further agree that the Approached Credit Provider may give to and seek from any credit providers named in the 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.

C. SECTION APPLICABLE TO APPLICANT/S AND GUARANTOR/S WHO ARE NATURAL PERSONS

6. Acknowledgment by Applicant/Customer and/or Proposed Guarantor about the collection, recording, use and disclosure of personal information by the Approached Credit Provider.

I/we, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

a) during the course of assessing the application for finance, the Approached Credit Provider will collect, record and securely store personal information about me/us; and

b) some of the personal information collected maybe obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers and public records; and

c) information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from the above named Introducer

d) except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via the above named Introducer or directly to the Approached Credit Provider.

e) the information is being collected primarily so that the Approached Credit Provider can consider the finance application ; and

f) without the information sought being collected, an Approached Credit Provider will be unable to process the application for finance; and

g) subject to the provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties but only so that the Approached Credit Provider can process the application for finance. Disclosure to outside parties may also be made if it is required or authorised by law. The types of organisations to whom information might be disclosed include:

i) a credit reporting agency;

ii) other credit providers;

iii) a supplier(s) and/or insurer of the goods or security which are the subject of the finance application; and

iv) a solicitor or valuer engaged by the Approached Credit Provider to act on its behalf.

This authorisation remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation/Agreement in favour of the Approached Credit Provider that provides the finance covered by the finance application.

ACKNOWLEDGEMENTS AND CONSENTS

I/We acknowledge that TAKE CREDIT (ABN 47 066 912 057) will arrange a loan with a lender to be determined; for the purposes of purchasing a motor vehicle/other goods/ or consolidating debts (delete whichever is not applicable)

On my /our behalf at my/our request being: a personal loan, a consumer mortgage, a mortgage, a business equipment loan (delete whichever is not applicable)

Broker Consent

Take Credit does not charge an Application Fee, however, in the event that the lender chosen does not include a commission, payable to Take Credit, you will be requested to pay a "fee for service" prior to settlement of the loan. You will be advised of this fee, if applicable, at the time of approval of your application. You are under no obligation to proceed until the lender's loan contracts have been signed.

Consent to obtain aCredit Report on my/our behalf

1. I/ We also authorise: TAKE CREDIT, ABN 47 066 912 057 to act as my/ our agent in seeking access to my/ our consumer and commercial credit information if applicable held by a credit reporting agency.

This authority only applies to enquiries made by TAKE CREDIT, in connection with:

2. An application, or proposed application, by me/us for credit
3. My/ our having sought advice in relation to existing credit.
4. I/ We will be given a copy of this file.

In consideration of TAKE CREDIT organising the loan and/or associated insurance I/we agree and acknowledge:

5. That TAKE CREDIT is acting as my/our agent in connection with the loan and not as the agent for the lender;
6. To well and sufficiently indemnify you and keep you indemnified against all damages, costs and other charges as a result of legal action or threatened legal actions brought against you in relation to this loan; and
7. To release and discharge you absolutely from any claim, demand or liability I/we may have howsoever arising from or relating to the loan.

I/We hereby consent to all of the foregoing;

Signed: _____ Signed: _____

Applicant Name: (Print) _____ Applicant Name: (Print) _____

Applicant(s) Address: _____

Guarantors to sign (if applicable)

Guarantor Name: (Print) _____ Guarantor Signature _____

Guarantor's Address: _____

Dated _____ / _____ / _____